

## ? logon

\*\*\* It is now 2010/09/29 16:39:04 \*\*\*  
 (Dialog time 2010/09/29 15:39:04)

CORE1 is set ON as an alias for 9,15,160,148,275,610,810  
 CORE2 is set ON as an alias for 20,624,621,636,613,634,813  
 FINANCE is set ON as an alias for 608,625,268,626,267  
 INSURANCEFTTEXT is set ON as an alias for 625,637  
 INSURANCEFTTEXT is set ON as an alias for  
 625,637,714,725,492,704,713,387,471,638,641,640,494,735,631,715,702,633,70-  
 3,756,711,757,477,710  
 INSURANCEABS is set ON as an alias for 169  
 FTEXT1 is set ON as an alias for 15,9,610,810,275,634,471  
 FTEXT2 is set ON as an alias for 613,813,636,16,160,621,148,20,624  
 FTPAT is set ON as an alias for 348,65  
 NFTEXT is set ON as an alias for 35,65,99,2,583,474,475,347,256  
 HIGHLIGHT set on as ' ' ' '  
 DETAIL set on  
 Notice = \$1,000.00

## ? B CORE1 CORE2

29sep10 14:42:01 User233765 Session D232.1  
 \$0.00 0.242 DialUnits File415  
 \$0.00 Estimated cost File415  
 \$0.82 INTERNET  
 \$0.82 Estimated cost this search  
 \$0.84 Estimated total session cost 0.242 DialUnits

## SYSTEM:OS - DIALOG OneSearch

File 9:Business & Industry(R) Jul/1994-2010/Sep 28  
 (c) 2010 Gale/Cengage  
 File 15:ABI/Inform(R) 1971-2010/Sep 28  
 (c) 2010 ProQuest Info&Learning  
 File 160:Gale Group PROMT(R) 1972-1989  
 (c) 1999 The Gale Group  
 File 148:Gale Group Trade & Industry DB 1976-2010/Sep 28  
 (c) 2010 Gale/Cengage  
 \*File 148: CURRENT feature not working. See HELP NEWS148.  
 File 275:Gale Group Computer DB(TM) 1983-2010/Aug 17  
 (c) 2010 Gale/Cengage  
 File 610:Business Wire 1999-2010/Sep 29  
 (c) 2010 Business Wire.  
 \*File 610: contains data from 3/99 forward.  
 For archive data (1986-2/99) see File 810.  
 File 810:Business Wire 1986-1999/Feb 28  
 (c) 1999 Business Wire  
 \*File 810: contains data from 1986-1999.  
 See File 610 for current data.  
 File 20:Dialog Global Reporter 1997-2010/Sep 28  
 (c) 2010 Dialog  
 File 624:McGraw-Hill Publications 1985-2010/Sep 29  
 (c) 2010 McGraw-Hill Co. Inc  
 File 621:Gale Group New Prod.Annou.(R) 1985-2010/Aug 06  
 (c) 2010 Gale/Cengage  
 File 636:Gale Group Newsletter DB(TM) 1987-2010/Sep 28  
 (c) 2010 Gale/Cengage  
 File 613:PR Newswire 1999-2010/Sep 29

(c) 2010 PR Newswire Association Inc  
 \*File 613: File 613 now contains data from 5/99 forward.  
 Archive data (1987-4/99) is available in File 813.  
 File 634:San Jose Mercury Jun 1985-2010/Sep 28  
 (c) 2010 San Jose Mercury News  
 File 813:PR Newswire 1987-1999/Apr 30  
 (c) 1999 PR Newswire Association Inc  
 \*File 813: contains data from 1987-1999.  
 For current data see File 613.

Set	Items	Description
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? s ((review???? (15n)(contract?? or document????????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))

[illegible]

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9: Business & Industry(R)_Jul/1994-2010/Sep 28
192553 REVIEW???
408760 CONTRACT??
116337 DOCUMENT???????
57488 PARTICIPANT???
71896 PARTIE?
273952 TEAM???
1012589 GROUP???
1266 REVIEW??? (15N) (CONTRACT?? OR
DOCUMENT????????) (15N) ((TEAM??? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
137640 SEND???
145983 TRANSFER?
397412 ACCESS???
28131 AUTHORIZE???
116 ((REVIEW??? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS??? OR AUTHORIZE????) AND (SEND??? OR
TRANSFER?))

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# Save-2010-09-29\_131709

15: ABI/Inform(R)\_1971-2010/Sep 28

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853000 REVIEW???
644844 CONTRACT??
552374 DOCUMENT???????
257421 PARTIE?
315646 PARTICIPANT???
687248 TEAM???
1512576 GROUP????
    6591 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
303688 SEND????
346219 TRANSFER?
800910 ACCESS????
93678  AUTHORIZE???
    1402 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))

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160: Gale Group PROMT(R)\_1972-1989

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26803 REVIEW???
158137 CONTRACT??
37301  DOCUMENT???????
4668  PARTICIPANT???
5559  PARTIE?
16584 TEAM???
162687 GROUP????
    92 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
9497  SEND????
36762 TRANSFER?
45575 ACCESS????
6808  AUTHORIZE???
    1 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))

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148: Gale Group Trade & Industry DB\_1976-2010/Sep 28

Processing

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1838334 REVIEW???
2092746 CONTRACT??
891340  DOCUMENT???????
421336  PARTICIPANT???
1327579 PARTIE?
1596883 TEAM???
3603722 GROUP????
    8724 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT???????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
539961  SEND????
618954  TRANSFER?
2361056 ACCESS????
275037  AUTHORIZE???
    1143 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT???????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))

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275: Gale Group Computer DB(TM)\_1983-2010/Aug 17

# Save-2010-09-29\_131709

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224320 REVIEW????
211215 CONTRACT??
162376 DOCUMENT???????
30766 PARTIE?
27282 PARTICIPANT????
157538 TEAM????
394132 GROUP????
1030 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
121373 SEND????
116923 TRANSFER?
461981 ACCESS????
20578 AUTHORIZE????
244 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

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610: Business Wire\_1999-2010/Sep 29

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243322 REVIEW????
279147 CONTRACT??
224065 DOCUMENT???????
117002 PARTIE?
107934 PARTICIPANT????
407468 TEAM????
921822 GROUP????
1437 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
78176 SEND????
109328 TRANSFER?
662623 ACCESS????
85655 AUTHORIZE????
88 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

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810: Business Wire\_1986-1999/Feb 28

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58426 REVIEW????
100477 CONTRACT??
52223 DOCUMENT???????
21576 PARTIE?
21842 PARTICIPANT????
101411 TEAM????
247576 GROUP????
408 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
25493 SEND????
43442 TRANSFER?
148400 ACCESS????
35653 AUTHORIZE????
32 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

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20: Dialog Global Reporter\_1997-2010/Sep 28  
Processing  
Processing

Processing

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3667172 REVIEW????
6464621 CONTRACT??
3088902 DOCUMENT???????
1203529 PARTICIPANT????
4172411 PARTIE?
9290692 TEAM????
13615477 GROUP????
    14477 REVIEW????(15N) (CONTRACT?? OR
        DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
2508634 SEND????
2097657 TRANSFER?
4686891 ACCESS????
466966 AUTHORIZE????
    818 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))

624: McGraw-Hill Publications_1985-2010/Sep 29
    136498 REVIEW????
    414187 CONTRACT??
    54072 DOCUMENT???????
    89152 TEAM????
    47410 PARTICIPANT????
    63004 PARTIE?
    319323 GROUP????
        1903 REVIEW????(15N) (CONTRACT?? OR
            DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    43388 SEND????
    61013 TRANSFER?
    99146 ACCESS????
    31895 AUTHORIZE????
        82 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))

621: Gale Group New Prod. Annou. (R)_1985-2010/Aug 06
    450930 REVIEW????
    562360 CONTRACT??
    428586 DOCUMENT???????
    223158 PARTIE?
    204096 PARTICIPANT????
    783054 TEAM????
    1341541 GROUP????
        2882 REVIEW????(15N) (CONTRACT?? OR
            DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    164972 SEND????
    216479 TRANSFER?
    1260012 ACCESS????
    167332 AUTHORIZE????
        200 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
    436392 REVIEW????

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646439 CONTRACT??
316078 DOCUMENT???????
112625 PARTICIPANT????
395155 TEAM????
1107076 PARTIE?
1192952 GROUP????
    2921 REVIEW????(15N)(CONTRACT?? OR
        DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
182104 SEND????
233759 TRANSFER?
760638 ACCESS????
70520 AUTHORIZE????
    252 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))

613: PR Newswire_1999-2010/Sep 29
    301242 REVIEW????
    390898 CONTRACT??
    275194 DOCUMENT???????
    161839 PARTIE?
    156885 PARTICIPANT????
    539749 TEAM????
    1192413 GROUP????
        2018 REVIEW????(15N)(CONTRACT?? OR
            DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    112991 SEND????
    123703 TRANSFER?
    798730 ACCESS????
    107780 AUTHORIZE????
        188 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))

634: San Jose Mercury_ Jun 1985-2010/Sep 28
    59764 REVIEW????
    70580 CONTRACT??
    35107 DOCUMENT???????
    12639 PARTICIPANT????
    20689 PARTIE?
    183632 GROUP????
    174444 TEAM????
        160 REVIEW????(15N)(CONTRACT?? OR
            DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
            PARTICIPANT????) OR PARTIE?)
    37766 ACCESS????
    9696 AUTHORIZE????
    57103 SEND????
    23312 TRANSFER?
        3 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))

813: PR Newswire_1987-1999/Apr 30
    82456 REVIEW????
    129833 CONTRACT??
    55683 DOCUMENT???????

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32525  PARTIE?
39727  PARTICIPANT????
123098 TEAM????
309113 GROUP????
      515  REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
      35216 SEND????
      47535 TRANSFER?
149724 ACCESS????
      38038 AUTHORIZE????
      19   ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

TOTAL: FILES 9,15,160 and ...
      8571212 REVIEW????
12574244 CONTRACT??
      6289638 DOCUMENT????????
14636428 TEAM????
26009555 GROUP????
2733107  PARTICIPANT????
      7612501 PARTIE?
      44424  REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
12670864 ACCESS????
      1437767 AUTHORIZE????
      4320236 SEND????
      4221069 TRANSFER?
SI      4588  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

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? s pd>20000609

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9: Business & Industry(R)\_Jul/1994-2010/Sep 28  
2574147 PD>20000609

15: ABI/Inform(R)\_1971-2010/Sep 28  
3868510 PD>20000609

160: Gale Group PROMT(R)\_1972-1989  
0 PD>20000609

148: Gale Group Trade & Industry DB\_1976-2010/Sep 28  
Processing  
Processing  
13481745 PD>20000609

275: Gale Group Computer DB(TM)\_1983-2010/Aug 17  
1364942 PD>20000609

610: Business Wire\_1999-2010/Sep 29  
2083240 PD>20000609

810: Business Wire\_1986-1999/Feb 28  
1 PD>20000609

20: Dialog Global Reporter\_1997-2010/Sep 28  
Processing  
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58629506 PD>20000609

624: McGraw-Hill Publications\_1985-2010/Sep 29  
1044771 PD>20000609



621: Gale Group New Prod.Annou.(R)\_1985-2010/Aug 06  
3664185 PD>20000609

636: Gale Group Newsletter DB(TM)\_1987-2010/Sep 28  
2995737 PD>20000609

613: PR Newswire\_1999-2010/Sep 29  
2892602 PD>20000609

634: San Jose Mercury\_ Jun 1985-2010/Sep 28  
320120 PD>20000609

813: PR Newswire\_1987-1999/Apr 30  
1488 PD>20000609

TOTAL: FILES 9,15,160 and ...  
S292920994 PD>20000609

# ? s1 and (alert? or trigger?)

9: Business & Industry(R)\_Jul/1994-2010/Sep 28  
116 S1  
30102 ALERT?  
33574 TRIGGER?  
19 S1 AND (ALERT? OR TRIGGER?)

15: ABI/Inform(R)\_1971-2010/Sep 28  
1402 S1  
88800 ALERT?  
115466 TRIGGER?  
378 S1 AND (ALERT? OR TRIGGER?)

160: Gale Group PROMT(R)\_1972-1989  
1 S1  
2630 ALERT?  
4236 TRIGGER?  
0 S1 AND (ALERT? OR TRIGGER?)

148: Gale Group Trade & Industry DB\_1976-2010/Sep 28  
1143 S1  
283119 ALERT?  
138293 TRIGGER?  
222 S1 AND (ALERT? OR TRIGGER?)

275: Gale Group Computer DB(TM)\_1983-2010/Aug 17  
244 S1  
32845 ALERT?  
19053 TRIGGER?  
56 S1 AND (ALERT? OR TRIGGER?)

610: Business Wire\_1999-2010/Sep 29  
88 S1  
58007 ALERT?  
17950 TRIGGER?  
7 S1 AND (ALERT? OR TRIGGER?)

810: Business Wire\_1986-1999/Feb 28  
32 S1

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9651 ALERT?
4251 TRIGGER?
    1 S1 AND (ALERT? OR TRIGGER?)

20: Dialog Global Reporter_1997-2010/Sep 28
    818 S1
    839805 ALERT?
    700511 TRIGGER?
    95 S1 AND (ALERT? OR TRIGGER?)

624: McGraw-Hill Publications_1985-2010/Sep 29
    82 S1
    13368 ALERT?
    17912 TRIGGER?
    17 S1 AND (ALERT? OR TRIGGER?)

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
    200 S1
    104019 ALERT?
    35931 TRIGGER?
    14 S1 AND (ALERT? OR TRIGGER?)

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
    252 S1
    135182 ALERT?
    44422 TRIGGER?
    43 S1 AND (ALERT? OR TRIGGER?)

613: PR Newswire_1999-2010/Sep 29
    188 S1
    70441 ALERT?
    22297 TRIGGER?
    13 S1 AND (ALERT? OR TRIGGER?)

634: San Jose Mercury_ Jun 1985-2010/Sep 28
    3 S1
    12058 ALERT?
    15188 TRIGGER?
    0 S1 AND (ALERT? OR TRIGGER?)

813: PR Newswire_1987-1999/Apr 30
    19 S1
    15300 ALERT?
    5810 TRIGGER?
    0 S1 AND (ALERT? OR TRIGGER?)

TOTAL: FILES 9,15,160 and ...
    4588 S1
    1695327 ALERT?
    1174894 TRIGGER?
    S3 865 S1 AND (ALERT? OR TRIGGER?)

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? s1 and (financ? (25n) advisor?)

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9: Business & Industry(R)_Jul/1994-2010/Sep 28
    116 S1
    1093117 FINANC?
    72398 ADVISOR?
    16884 FINANC?(25N)ADVISOR?
    5 S1 AND (FINANC? (25N) ADVISOR?)

15: ABI/Inform(R)_1971-2010/Sep 28
    1402 S1
    1619006 FINANC?
    224662 ADVISOR?
    46288 FINANC?(25N)ADVISOR?
    43 S1 AND (FINANC? (25N) ADVISOR?)

160: Gale Group PROMT(R)_1972-1989
    1 S1
    174022 FINANC?
    5690 ADVISOR?
    734 FINANC?(25N)ADVISOR?
    0 S1 AND (FINANC? (25N) ADVISOR?)

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
    1143 S1
    6713914 FINANC?
    778530 ADVISOR?
    180395 FINANC?(25N)ADVISOR?
    52 S1 AND (FINANC? (25N) ADVISOR?)

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
    293453 FINANC?
    31534 ADVISOR?
    3861 FINANC?(25N)ADVISOR?
    244 S1
    3 S1 AND (FINANC? (25N) ADVISOR?)

610: Business Wire_1999-2010/Sep 29
    88 S1
    1294677 FINANC?
    196638 ADVISOR?
    55183 FINANC?(25N)ADVISOR?
    3 S1 AND (FINANC? (25N) ADVISOR?)

810: Business Wire_1986-1999/Feb 28
    32 S1
    339270 FINANC?
    102045 ADVISOR?
    15909 FINANC?(25N)ADVISOR?
    3 S1 AND (FINANC? (25N) ADVISOR?)

20: Dialog Global Reporter_1997-2010/Sep 28
Processing
    818 S1
    15015622 FINANC?
    1457405 ADVISOR?
    271297 FINANC?(25N)ADVISOR?
    35 S1 AND (FINANC? (25N) ADVISOR?)

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624: McGraw-Hill Publications_1985-2010/Sep 29
      82 S1
      270327 FINANC?
      31087 ADVISOR?
      3019 FINANC?(25N)ADVISOR?
      13 S1 AND (FINANC? (25N) ADVISOR?)

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
      200 S1
      1967410 FINANC?
      322773 ADVISOR?
      98978 FINANC?(25N)ADVISOR?
      10 S1 AND (FINANC? (25N) ADVISOR?)

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
      252 S1
      1519258 FINANC?
      306534 ADVISOR?
      51909 FINANC?(25N)ADVISOR?
      13 S1 AND (FINANC? (25N) ADVISOR?)

613: PR Newswire_1999-2010/Sep 29
      188 S1
      1520326 FINANC?
      221217 ADVISOR?
      67982 FINANC?(25N)ADVISOR?
      22 S1 AND (FINANC? (25N) ADVISOR?)

634: San Jose Mercury_ Jun 1985-2010/Sep 28
      3 S1
      116741 FINANC?
      11773 ADVISOR?
      542 FINANC?(25N)ADVISOR?
      0 S1 AND (FINANC? (25N) ADVISOR?)

813: PR Newswire_1987-1999/Apr 30
      19 S1
      480406 FINANC?
      78182 ADVISOR?
      12858 FINANC?(25N)ADVISOR?
      0 S1 AND (FINANC? (25N) ADVISOR?)

TOTAL: FILES 9,15,160 and ...
      4588 S1
      32417549 FINANC?
      3840468 ADVISOR?
      825839 FINANC?(25N)ADVISOR?
      S4 202 S1 AND (FINANC? (25N) ADVISOR?)

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? s1 and (financ? or credit?)

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9: Business & Industry(R)\_Jul/1994-2010/Sep 28  
     116 S1  
     1093117 FINANC?  
     312957 CREDIT?  
     64 S1 AND (FINANC? OR CREDIT?)

15: ABI/Inform(R)\_1971-2010/Sep 28  
     1402 S1  
     1619006 FINANC?  
     919421 CREDIT?  
     1056 S1 AND (FINANC? OR CREDIT?)

160: Gale Group PROMT(R)\_1972-1989  
     1 S1  
     174022 FINANC?  
     40038 CREDIT?  
     0 S1 AND (FINANC? OR CREDIT?)

148: Gale Group Trade & Industry DB\_1976-2010/Sep 28  
     1143 S1  
     6713914 FINANC?  
     1418254 CREDIT?  
     788 S1 AND (FINANC? OR CREDIT?)

275: Gale Group Computer DB(TM)\_1983-2010/Aug 17  
     244 S1  
     293453 FINANC?  
     75499 CREDIT?  
     87 S1 AND (FINANC? OR CREDIT?)

610: Business Wire\_1999-2010/Sep 29  
     88 S1  
     1294677 FINANC?  
     306150 CREDIT?  
     50 S1 AND (FINANC? OR CREDIT?)

810: Business Wire\_1986-1999/Feb 28  
     32 S1  
     339270 FINANC?  
     86605 CREDIT?  
     15 S1 AND (FINANC? OR CREDIT?)

20: Dialog Global Reporter\_1997-2010/Sep 28  
 Processing  
     818 S1  
     15015622 FINANC?  
     4401208 CREDIT?  
     564 S1 AND (FINANC? OR CREDIT?)

624: McGraw-Hill Publications\_1985-2010/Sep 29  
     82 S1  
     270327 FINANC?  
     79609 CREDIT?  
     48 S1 AND (FINANC? OR CREDIT?)

621: Gale Group New Prod.Annou.(R)\_1985-2010/Aug 06  
     200 S1

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1967410  FINANC?
545040   CREDIT?
      111  S1 AND (FINANC? OR CREDIT?)

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
      252  S1
      1519258  FINANC?
      408274  CREDIT?
      155  S1 AND (FINANC? OR CREDIT?)

613: PR Newswire_1999-2010/Sep 29
      188  S1
      1520326  FINANC?
      328973  CREDIT?
      155  S1 AND (FINANC? OR CREDIT?)

634: San Jose Mercury_ Jun 1985-2010/Sep 28
      3  S1
      116741  FINANC?
      50744  CREDIT?
      2  S1 AND (FINANC? OR CREDIT?)

813: PR Newswire_1987-1999/Apr 30
      19  S1
      480406  FINANC?
      133418  CREDIT?
      6  S1 AND (FINANC? OR CREDIT?)

TOTAL: FILES 9,15,160 and ...
      4588  S1
      32417549  FINANC?
      9106190  CREDIT?
      S5 3101  S1 AND (FINANC? OR CREDIT?)

```

## ? s1 and plan

## Processing

```

9: Business & Industry(R)_Jul/1994-2010/Sep 28
      116  S1
      361517  PLAN
      52  S1 AND PLAN

15: ABI/Inform(R)_1971-2010/Sep 28
      1402  S1
      806070  PLAN
      855  S1 AND PLAN

160: Gale Group PROMT(R)_1972-1989
      1  S1
      70411  PLAN
      0  S1 AND PLAN

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
      1143  S1
      1605181  PLAN
      560  S1 AND PLAN

275: Gale Group Computer DB(TM)_1983-2010/Aug 17

```

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```

244 S1
135779 PLAN
75 S1 AND PLAN

610: Business Wire_1999-2010/Sep 29
88 S1
270878 PLAN
19 S1 AND PLAN

810: Business Wire_1986-1999/Feb 28
32 S1
88296 PLAN
5 S1 AND PLAN

20: Dialog Global Reporter_1997-2010/Sep 28
818 S1
5313039 PLAN
398 S1 AND PLAN

624: McGraw-Hill Publications_1985-2010/Sep 29
82 S1
208872 PLAN
44 S1 AND PLAN

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
200 S1
548574 PLAN
76 S1 AND PLAN

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
252 S1
534590 PLAN
116 S1 AND PLAN

613: PR Newswire_1999-2010/Sep 29
188 S1
383990 PLAN
104 S1 AND PLAN

634: San Jose Mercury_ Jun 1985-2010/Sep 28
3 S1
102614 PLAN
0 S1 AND PLAN

813: PR Newswire_1987-1999/Apr 30
19 S1
127506 PLAN
8 S1 AND PLAN

TOTAL: FILES 9,15,160 and ...
4588 S1
10557317 PLAN
S6 2312 S1 AND PLAN

```

? s s1 and (financial (5n) plan)

Processing  
Processing  
Processing

Processing  
Processing

```

9: Business & Industry(R)_Jul/1994-2010/Sep 28
    116 S1
    917577 FINANCIAL
    361517 PLAN
    5432 FINANCIAL (5N) PLAN
    0 S1 AND (FINANCIAL (5N) PLAN)

15: ABI/Inform(R)_1971-2010/Sep 28
    1402 S1
    1231996 FINANCIAL
    806070 PLAN
    20429 FINANCIAL (5N) PLAN
    42 S1 AND (FINANCIAL (5N) PLAN)

160: Gale Group PROMT(R)_1972-1989
    1 S1
    130527 FINANCIAL
    70411 PLAN
    798 FINANCIAL (5N) PLAN
    0 S1 AND (FINANCIAL (5N) PLAN)

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
    1143 S1
    3765394 FINANCIAL
    1605181 PLAN
    34505 FINANCIAL (5N) PLAN
    39 S1 AND (FINANCIAL (5N) PLAN)

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
    244 S1
    236162 FINANCIAL
    135779 PLAN
    1288 FINANCIAL (5N) PLAN
    2 S1 AND (FINANCIAL (5N) PLAN)

610: Business Wire_1999-2010/Sep 29
    88 S1
    1190292 FINANCIAL
    270878 PLAN
    7778 FINANCIAL (5N) PLAN
    0 S1 AND (FINANCIAL (5N) PLAN)

810: Business Wire_1986-1999/Feb 28
    32 S1
    287407 FINANCIAL
    88296 PLAN
    2047 FINANCIAL (5N) PLAN
    0 S1 AND (FINANCIAL (5N) PLAN)

20: Dialog Global Reporter_1997-2010/Sep 28
Processing
    818 S1
    9258849 FINANCIAL
    5313039 PLAN
    78452 FINANCIAL (5N) PLAN
    11 S1 AND (FINANCIAL (5N) PLAN)

624: McGraw-Hill Publications_1985-2010/Sep 29
    82 S1

```



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```

192492 FINANCIAL
208872 PLAN
  1971 FINANCIAL(5N)PLAN
    9 S1 AND (FINANCIAL (5N) PLAN)

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
      200 S1
      1710980 FINANCIAL
      548574 PLAN
      14691 FINANCIAL(5N)PLAN
        4 S1 AND (FINANCIAL (5N) PLAN)

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
      252 S1
      961858 FINANCIAL
      534590 PLAN
      6087 FINANCIAL(5N)PLAN
        4 S1 AND (FINANCIAL (5N) PLAN)

613: PR Newswire_1999-2010/Sep 29
      188 S1
      1411018 FINANCIAL
      383990 PLAN
      9880 FINANCIAL(5N)PLAN
        7 S1 AND (FINANCIAL (5N) PLAN)

634: San Jose Mercury_ Jun 1985-2010/Sep 28
      3 S1
      81579 FINANCIAL
      102614 PLAN
      720 FINANCIAL(5N)PLAN
        0 S1 AND (FINANCIAL (5N) PLAN)

813: PR Newswire_1987-1999/Apr 30
      19 S1
      412709 FINANCIAL
      127506 PLAN
      2787 FINANCIAL(5N)PLAN
        0 S1 AND (FINANCIAL (5N) PLAN)

TOTAL: FILES 9,15,160 and ...
      4588 S1
      21788840 FINANCIAL
      10557317 PLAN
      186865 FINANCIAL(5N)PLAN
      S7 118 S1 AND (FINANCIAL (5N) PLAN)

```

## ? s s1 and calendar

```

9: Business & Industry(R)_Jul/1994-2010/Sep 28
    116 S1
    21425 CALENDAR
      8 S1 AND CALENDAR

15: ABI/Inform(R)_1971-2010/Sep 28
    1402 S1
    105744 CALENDAR
    124 S1 AND CALENDAR

```

# Save-2010-09-29\_131709

```

160: Gale Group PROMT(R)_1972-1989
      1 S1
      2616 CALENDAR
      0 S1 AND CALENDAR

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
      1143 S1
      196170 CALENDAR
      117 S1 AND CALENDAR

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
      244 S1
      25166 CALENDAR
      40 S1 AND CALENDAR

610: Business Wire_1999-2010/Sep 29
      88 S1
      40693 CALENDAR
      2 S1 AND CALENDAR

810: Business Wire_1986-1999/Feb 28
      32 S1
      12459 CALENDAR
      2 S1 AND CALENDAR

20: Dialog Global Reporter_1997-2010/Sep 28
      818 S1
      473529 CALENDAR
      60 S1 AND CALENDAR

624: McGraw-Hill Publications_1985-2010/Sep 29
      82 S1
      14995 CALENDAR
      1 S1 AND CALENDAR

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
      200 S1
      81821 CALENDAR
      22 S1 AND CALENDAR

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
      252 S1
      43421 CALENDAR
      11 S1 AND CALENDAR

613: PR Newswire_1999-2010/Sep 29
      188 S1
      54742 CALENDAR
      41 S1 AND CALENDAR

634: San Jose Mercury_ Jun 1985-2010/Sep 28
      3 S1
      4456 CALENDAR
      0 S1 AND CALENDAR

813: PR Newswire_1987-1999/Apr 30
      19 S1
      16607 CALENDAR
      1 S1 AND CALENDAR

TOTAL: FILES 9,15,160 and ...
      4588 S1

```

1093844 CALENDAR  
S8 429 S1 AND CALENDAR

### ? s1 and (previous (5n) update)

#### Processing

9: Business & Industry(R)\_Jul/1994-2010/Sep 28  
116 S1  
186812 PREVIOUS  
51788 UPDATE  
565 PREVIOUS(5N)UPDATE  
0 S1 AND (PREVIOUS (5N) UPDATE)

15: ABI/Inform(R)\_1971-2010/Sep 28  
1402 S1  
515358 PREVIOUS  
241162 UPDATE  
777 PREVIOUS(5N)UPDATE  
2 S1 AND (PREVIOUS (5N) UPDATE)

160: Gale Group PROMT(R)\_1972-1989  
1 S1  
26873 PREVIOUS  
7647 UPDATE  
13 PREVIOUS(5N)UPDATE  
0 S1 AND (PREVIOUS (5N) UPDATE)

148: Gale Group Trade & Industry DB\_1976-2010/Sep 28  
1143 S1  
764834 PREVIOUS  
874692 UPDATE  
1509 PREVIOUS(5N)UPDATE  
0 S1 AND (PREVIOUS (5N) UPDATE)

275: Gale Group Computer DB(TM)\_1983-2010/Aug 17  
244 S1  
83527 PREVIOUS  
78526 UPDATE  
275 PREVIOUS(5N)UPDATE  
0 S1 AND (PREVIOUS (5N) UPDATE)

610: Business Wire\_1999-2010/Sep 29  
88 S1  
123655 PREVIOUS  
344397 UPDATE  
226 PREVIOUS(5N)UPDATE  
0 S1 AND (PREVIOUS (5N) UPDATE)

810: Business Wire\_1986-1999/Feb 28  
32 S1  
51463 PREVIOUS  
22870 UPDATE  
33 PREVIOUS(5N)UPDATE  
0 S1 AND (PREVIOUS (5N) UPDATE)

20: Dialog Global Reporter\_1997-2010/Sep 28  
818 S1  
3666876 PREVIOUS

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```

2111290 UPDATE
3385 PREVIOUS(5N)UPDATE
0 S1 AND (PREVIOUS (5N) UPDATE)

624: McGraw-Hill Publications_1985-2010/Sep 29
89343 PREVIOUS
21511 UPDATE
67 PREVIOUS(5N)UPDATE
82 S1
0 S1 AND (PREVIOUS (5N) UPDATE)

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
200 S1
255467 PREVIOUS
615286 UPDATE
373 PREVIOUS(5N)UPDATE
0 S1 AND (PREVIOUS (5N) UPDATE)

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
252 S1
265072 PREVIOUS
226102 UPDATE
1226 PREVIOUS(5N)UPDATE
0 S1 AND (PREVIOUS (5N) UPDATE)

613: PR Newswire_1999-2010/Sep 29
188 S1
166810 PREVIOUS
442029 UPDATE
232 PREVIOUS(5N)UPDATE
0 S1 AND (PREVIOUS (5N) UPDATE)

634: San Jose Mercury_ Jun 1985-2010/Sep 28
3 S1
51547 PREVIOUS
9660 UPDATE
15 PREVIOUS(5N)UPDATE
0 S1 AND (PREVIOUS (5N) UPDATE)

813: PR Newswire_1987-1999/Apr 30
19 S1
68118 PREVIOUS
26484 UPDATE
33 PREVIOUS(5N)UPDATE
0 S1 AND (PREVIOUS (5N) UPDATE)

TOTAL: FILES 9,15,160 and ...
4588 S1
6315755 PREVIOUS
5073444 UPDATE
8729 PREVIOUS(5N)UPDATE
S9 2 S1 AND (PREVIOUS (5N) UPDATE)

```

? s au=robb, paul

```

9: Business & Industry(R)_Jul/1994-2010/Sep 28
>>>Prefix "AU" is undefined
0 AU=ROBB, PAUL

```

# Save-2010-09-29\_131709

```

15: ABI/Inform(R)_1971-2010/Sep 28
    0 AU=ROBB, PAUL

160: Gale Group PROMT(R)_1972-1989
    0 AU=ROBB, PAUL

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
    0 AU=ROBB, PAUL

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
    0 AU=ROBB, PAUL

610: Business Wire_1999-2010/Sep 29
    0 AU=ROBB, PAUL

810: Business Wire_1986-1999/Feb 28
>>>Prefix "AU" is undefined
    0 AU=ROBB, PAUL

20: Dialog Global Reporter_1997-2010/Sep 28
    0 AU=ROBB, PAUL

624: McGraw-Hill Publications_1985-2010/Sep 29
>>>Prefix "AU" is undefined
    0 AU=ROBB, PAUL

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
    0 AU=ROBB, PAUL

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
    0 AU=ROBB, PAUL

613: PR Newswire_1999-2010/Sep 29
    0 AU=ROBB, PAUL

634: San Jose Mercury_ Jun 1985-2010/Sep 28
    0 AU=ROBB, PAUL

813: PR Newswire_1987-1999/Apr 30
>>>Prefix "AU" is undefined
    0 AU=ROBB, PAUL

TOTAL: FILES 9,15,160 and ...
      S10      0 AU=ROBB, PAUL

```

? s au=robb, p?

```

9: Business & Industry(R)_Jul/1994-2010/Sep 28
>>>Prefix "AU" is undefined
    0 AU=ROBB, P?

15: ABI/Inform(R)_1971-2010/Sep 28
    0 AU=ROBB, P?

160: Gale Group PROMT(R)_1972-1989
    0 AU=ROBB, P?

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
      77 AU=ROBB, P?

```

```

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
      0 AU=ROBB, P?

610: Business Wire_1999-2010/Sep 29
      0 AU=ROBB, P?

810: Business Wire_1986-1999/Feb 28
>>>Prefix "AU" is undefined
      0 AU=ROBB, P?

20: Dialog Global Reporter_1997-2010/Sep 28
      0 AU=ROBB, P?

624: McGraw-Hill Publications_1985-2010/Sep 29
>>>Prefix "AU" is undefined
      0 AU=ROBB, P?

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
      0 AU=ROBB, P?

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
      0 AU=ROBB, P?

613: PR Newswire_1999-2010/Sep 29
      0 AU=ROBB, P?

634: San Jose Mercury_ Jun 1985-2010/Sep 28
      0 AU=ROBB, P?

813: PR Newswire_1987-1999/Apr 30
>>>Prefix "AU" is undefined
      0 AU=ROBB, P?

TOTAL: FILES 9,15,160 and ...
      S11      77 AU=ROBB, P?

```

? s s1 not s2

Processing  
Processing  
Processing  
Processing  
Processing  
Processing

```

9: Business & Industry(R)_Jul/1994-2010/Sep 28
    116 S1
    2574147 S2
    22 S1 NOT S2

15: ABI/Inform(R)_1971-2010/Sep 28
    1402 S1
    3868510 S2
    474 S1 NOT S2

160: Gale Group PROMT(R)_1972-1989
      1 S1

```

# Save-2010-09-29\_131709

```

0 S2
1 S1 NOT S2

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
    1143 S1
    13481745 S2
    411 S1 NOT S2

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
    244 S1
    1364942 S2
    172 S1 NOT S2

610: Business Wire_1999-2010/Sep 29
    88 S1
    2083240 S2
    10 S1 NOT S2

810: Business Wire_1986-1999/Feb 28
    32 S1
    1 S2
    32 S1 NOT S2

20: Dialog Global Reporter_1997-2010/Sep 28
Processing
    818 S1
    58629506 S2
    69 S1 NOT S2

624: McGraw-Hill Publications_1985-2010/Sep 29
    82 S1
    1044771 S2
    27 S1 NOT S2

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
    200 S1
    3664185 S2
    41 S1 NOT S2

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
    252 S1
    2995737 S2
    113 S1 NOT S2

613: PR Newswire_1999-2010/Sep 29
    188 S1
    2892602 S2
    5 S1 NOT S2

634: San Jose Mercury_ Jun 1985-2010/Sep 28
    3 S1
    320120 S2
    1 S1 NOT S2

813: PR Newswire_1987-1999/Apr 30
    19 S1
    1488 S2
    19 S1 NOT S2

TOTAL: FILES 9,15,160 and ...
    4588 S1
    9292094 S2

```

S12 1397 S1 NOT S2

? rd

Processing  
Processing  
Processing

Processing - Examined 1000 records

&gt;&gt;&gt;Record 813:976426 incomplete bibliographic data - record retained in RD set

S13 1170 RD (unique items)

? DS

Set	File	Items	Description
	9	116	
	15	1402	
	160	1	
	148	1143	
	275	244	
	610	88	
	810	32	
	20	818	
	624	82	
	621	200	
	636	252	
	613	188	
	634	3	
	813	19	
S1		4588	((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (1-5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?-)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TRANSFER?))
	9	2574147	
	15	3868510	
	160	0	
	148	13481745	
	275	1364942	
	610	2083240	
	810	1	
	20	58629506	
	624	1044771	
	621	3664185	
	636	2995737	
	613	2892602	
	634	320120	
	813	1488	
S2		92920994	PD>20000609
	9	19	
	15	378	
	160	0	
	148	222	
	275	56	
	610	7	
	810	1	
	20	95	



	624	17	
	621	14	
	636	43	
	613	13	
	634	0	
	813	0	
S3	865	S1 AND (ALERT? OR TRIGGER?)	
	9	5	
	15	43	
	160	0	
	148	52	
	275	3	
	610	3	
	810	3	
	20	35	
	624	13	
	621	10	
	636	13	
	613	22	
	634	0	
	813	0	
S4	202	S1 AND (FINANC? (25M) ADVISOR?)	
	9	64	
	15	1056	
	160	0	
	148	788	
	275	87	
	610	50	
	810	15	
	20	564	
	624	48	
	621	111	
	636	155	
	613	155	
	634	2	
	813	6	
S5	3101	S1 AND (FINANC? OR CREDIT?)	
	9	52	
	15	855	
	160	0	
	148	560	
	275	75	
	610	19	
	810	5	
	20	398	
	624	44	
	621	76	
	636	116	
	613	104	
	634	0	
	813	8	
S6	2312	S1 AND PLAN	
	9	0	
	15	42	
	160	0	
	148	39	
	275	2	
	610	0	
	810	0	
	20	11	
	624	9	
	621	4	

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	636	4	
	613	7	
	634	0	
	813	0	
S7	118	S1 AND (FINANCIAL (5N) PLAN)	
	9	8	
	15	124	
	160	0	
	148	117	
	275	40	
	610	2	
	810	2	
	20	60	
	624	1	
	621	22	
	636	11	
	613	41	
	634	0	
	813	1	
S8	429	S1 AND CALENDAR	
	9	0	
	15	2	
	160	0	
	148	0	
	275	0	
	610	0	
	810	0	
	20	0	
	624	0	
	621	0	
	636	0	
	613	0	
	634	0	
	813	0	
S9	2	S1 AND (PREVIOUS (5N) UPDATE)	
	9	0	
	15	0	
	160	0	
	148	0	
	275	0	
	610	0	
	810	0	
	20	0	
	624	0	
	621	0	
	636	0	
	613	0	
	634	0	
	813	0	
S10	0	AU=ROBB, PAUL	
	9	0	
	15	0	
	160	0	
	148	77	
	275	0	
	610	0	
	810	0	
	20	0	
	624	0	
	621	0	
	636	0	
	613	0	

	634	0	
	813	0	
S11		77	AU=ROBB, P?
	9	22	
	15	474	
	160	1	
	148	411	
	275	172	
	610	10	
	810	32	
	20	69	
	624	27	
	621	41	
	636	113	
	613	5	
	634	1	
	813	19	
S12		1397	S1 NOT S2
	9	21	
	15	469	
	160	1	
	148	372	
	275	118	
	610	3	
	810	18	
	20	42	
	624	27	
	621	10	
	636	82	
	613	1	
	634	1	
	813	5	
S13		1170	RD (unique items)

## ? S S9 NOT S2

```

9: Business & Industry(R)_Jul/1994-2010/Sep 28
    0 S9
    2574147 S2
    0 S9 NOT S2

15: ABI/Inform(R)_1971-2010/Sep 28
    2 S9
    3868510 S2
    2 S9 NOT S2

160: Gale Group PROMT(R)_1972-1989
    0 S9
    0 S2
    0 S9 NOT S2

148: Gale Group Trade & Industry DB_1976-2010/Sep 28
    0 S9
    13481745 S2
    0 S9 NOT S2

275: Gale Group Computer DB(TM)_1983-2010/Aug 17
    0 S9
    1364942 S2

```

# Save-2010-09-29\_131709

```

      0 S9 NOT S2

610: Business Wire_1999-2010/Sep 29
      0 S9
    2083240 S2
      0 S9 NOT S2

810: Business Wire_1986-1999/Feb 28
      0 S9
      1 S2
      0 S9 NOT S2

    20: Dialog Global Reporter_1997-2010/Sep 28
          0 S9
    58629506 S2
          0 S9 NOT S2

624: McGraw-Hill Publications_1985-2010/Sep 29
          0 S9
    1044771 S2
          0 S9 NOT S2

621: Gale Group New Prod.Annou.(R)_1985-2010/Aug 06
          0 S9
    3664185 S2
          0 S9 NOT S2

636: Gale Group Newsletter DB(TM)_1987-2010/Sep 28
          0 S9
    2995737 S2
          0 S9 NOT S2

613: PR Newswire_1999-2010/Sep 29
          0 S9
    2892602 S2
          0 S9 NOT S2

634: San Jose Mercury_ Jun 1985-2010/Sep 28
          0 S9
    320120 S2
          0 S9 NOT S2

813: PR Newswire_1987-1999/Apr 30
          0 S9
    1488 S2
          0 S9 NOT S2

TOTAL: FILES 9,15,160 and ...
          2 S9
    92920994 S2
    S14      2 S9 NOT S2

```

?RD

S15 2 RD (unique items)

?T/9/ALL

**Dialog eLink:**

USPTO Full Text Retrieval Options

15/9/1 (Item 1 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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04-77354

**Review of COMPS, Inc.**

Rodriguez, Mauricio

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Spring 1999

ISSN: 0748-318X Journal Code: RFN

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**Abstract:**

While many firms attempt to maintain their own proprietary data bases for use in market analysis and valuation, the cost of maintaining primary data is becoming prohibitive if not impossible for many firms. Outsourcing makes sense. The cost of acquiring and maintaining quality data has economies of scale that has led to the recent growth of some large data vendors. COMPS recently purchased RealBid and RIG bought LeaseTrend and Jamison. Efficiencies are gained and the market benefits. one of these major players, COMPS, specializing in the development of property transaction data is reviewed.

**Text:**

Technology has changed how individuals compete in the commercial real estate industry. In the past, real estate professionals spent much of their time gathering and researching data. The need for accurate and timely information has not changed. However, service providers have emerged that give commercial real estate professionals the option of easily outsourcing many data gathering functions. COMPS.COM, Inc. is one of these service providers, and this article reviews one of their products, "COMPSLink Windows" (COMPSLink).

**WHO IS COMPS.COM?**

COMPS.COM, Inc. (COMPS) is a company based in San Diego, California that has been providing commercial real estate information since 1982. COMPS has created COMPSBase, a database that contains information on commercial property transactions throughout the U.S. COMPSBase contains nearly 500,000 confirmed sale transactions in major U.S. markets, as well as information on over 750,000 buyers, sellers, and brokers. COMPS collects data from a wide variety of sources. COMPS reviews documents to confirm legal descriptions and visits each property to photograph and evaluate them. Participants are interviewed to confirm transaction details. Transaction information is sought within days after closings. On average, the completed report is retrievable from the database after approximately sixty days. Once COMPS begins to service a market, efforts are made to provide comprehensive coverage of all commercial transactions. 9 There is a large variety of property type groupings and subgroupings that a user can select from in searching for comparable properties.

Exhibit 1 shows the market coverage by property type, market, and starting date of coverage.

Information in COMPSBase can be accessed in a variety of ways. COMPSLink is a Windows-based database management program designed specifically to access COMPSBase.2 Upon starting the COMPSLink software, the program displays a window wherein a search can be done by location, property type, property characteristics, or sales information. A tab is available to access a window that will allow for more advanced search criteria. If no search criteria are selected, then the entire database will be accessed.3

The results from the initial search will appear in seven window tabs that display information described as follows. The first tab, "Quick View," provides information (in a table format) for each property that meets your search criteria. Each row in this table contains information for a property that fulfills your search parameters. This property-specific information includes sales price information, location information, and some information regarding property characteristics. Each of the remaining six tabs contain information related to the row (property) currently highlighted in the Quick View window.

The second window tab, "Contacts," contains information on the seller, the buyers' brokers, and additional contacts related to a specific property transaction. A confirmation date is also provided. The third window tab, "Income Loan," contains information regarding gross income, expenses, net income, cap rate, and lender information. A memo describing financial aspects of the transaction is also provided.

The fourth tab, "Vital Data," and fifth window tab, "Description," contain detailed information on property characteristics and details regarding the transaction. The last two window tabs, "Photo," and "Plat," contain a picture and plat for the subject property.4

A main menu is available near the top of the program window. This menu is accessible from any of the window tabs discussed above. There is also a bar containing shortcut buttons to menu options. These shortcut buttons are also accessible from any of the tabs discussed above. The main menu consists of four choices (file, view, comps, and help), which are described next.

Choosing "file" from the main menu allows the user to open previous search results, save new criteria, update a database, export data, set photo and plat preferences, and specify printer setup.

The data exporting capabilities are flexible. The user is able to pick which data fields will be exported for the selected records. Data may be easily exported to the following formats: ASCII, Paradox, dBase, and REA. A list of fields to be exported may also be saved. Choosing "view" from the main menu allows the user to select and deselect properties one at a time or all at once. A useful feature is the ability to invert the selection. This will select only previously unselected records. Users have the option of discarding all unselected records.

Choosing "comps" from the main menu allows the user to reenter the search screens that appear when the program is initiated. It also allows users to specify how records should be sorted, specify reports to be generated, and compute basic statistics for selected records. Records can be sorted in ascending or descending order based upon fields specified by the user.

Users may pick from several preformatted reports for a particular property or a select set of properties. These reports can be previewed prior to printing. Exhibit 2 shows a sample report for a single property

(Table Omitted)

Captioned as: EXHIBIT 1A

(Table Omitted)

Captioned as: EXHIBIT 1B

(Table Omitted)

Captioned as: EXHIBIT 2

(Chart Omitted)

Captioned as: EXHIBIT 3

The COMPSLink software also facilitates the creation of user-specified trend reports. Exhibit 3 shows an example of a trend report for the average price per square foot of office space for Dallas county The number (count), average, and median statistics for sales price, square feet, cap rate, gross multiplier, price/square foot, units, and price/unit can be easily computed for a selected set of properties by choosing the "statistics" option from the comps submenu (or the corresponding shortcut button).

#### SHOULD YOU OUTSOURCE YOUR DATA REQUIREMENTS?

If your business can benefit from detailed data pertaining to commercial real estate transactions, you have a choice of obtaining data through in-house staff or from an outside service provider. As discussed in the Summer 1998 issue of this journal, the benefits derived from having access to data should outweigh all costs of obtaining the data.<sup>5</sup> It makes sense to outsource your data needs if outside service providers can gather and supply needed data more efficiently than your in-house staff. Outside service providers may benefit from economies of scale and scope in their data-gathering efforts.

For ad hoc users, the costs for E-COMPS property reports range from \$16 to \$28 each, depending on the price of the property. Subscriptions or licenses are available for all the comparable reports in a given city or county or by property type. The cost depends on the size of the database and how many users have access to it. An average city like San Diego, for all property types, would be approximately \$4,800 per year. Washington, D.C., which has a far greater transaction volume, would be approximately \$9,000 per year.

For more information on products from COMPS you can visit their web site at <http://www.comps.com> or call 1-800-821-1573.

Footnote:

ENDNOTES

Footnote:

If you are a national data vendor or major software provider serving the commercial real estate industry and wish

Footnote:

to have your product considered for review, please send a note to Norm Miller at [millennn@email.uc.edu](mailto:millennn@email.uc.edu).

\*Information is confirmed for all transactions of at least \$250,000.

Multifamily dwellings must have at least five units.

2Information in COMPSBase may also be obtained by calling and requesting specific reports for a subject property, reports on trends in a given market, or contact information for a given property type in a desired geographic area. Limited search and reporting capabilities are available via "ECOMPS," an Internet-based service. A more comprehensive

Footnote:

service is also available via the Internet "spectrum service." 3The entire data for which a user subscribes will be **accessed**.

Footnote:

4The photo and plat are read from a CD and hence do not use up hard disk space. 5See Rodriguez [1998].

Reference:

REFERENCES

Reference:

Rodriguez, Mauricio. "LeaseTrend Review" Real Estate Finance, Summer 1998.

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## THIS IS THE FULL-TEXT.

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### Company Names:

Commercial Properties Information Services Inc

Geographic Names: US

**Descriptors:** Outsourcing; Data bases; Information management; Commercial real estate

**Classification Codes:** 5120 (CN=Purchasing); 8360 (CN=Real estate); 5220 (CN=Data processing management); 9190 (CN=United States)

### Dialog eLink:

USPTO Full Text Retrieval Options

15/9/2 (Item 2 from file: 15)

DIALOG(R)File 15: ABI/Inform(R)

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**Expanding Your Role in a Corporate Securities Closing**



Koontz, Susan Diane

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### Abstract:

An in-house legal assistant can participate in a company's securities transaction in 4 phases: 1. drafting and printing Securities and Exchange Commission documents, 2. drafting closing documents, 3. preparing for closing, and 4. preparing post-closing wrap-up and bound volume. An initial step in this process is to become familiar with the transaction and with the company's traditional procedures for such transactions. Because there is such a short time between pricing and closing, the preparation of the closing documents needs to start as early as possible, even before the pricing of the securities. Legal assistants should take on as much responsibility as possible in a securities transaction, but if someone in the company has handled a task well in the past, the legal assistant should try to coordinate with them to make sure that the transaction flows smoothly.

### Text:

The next time your company is doing a public offering of securities, grab the bull by the horns and wrangle more of the action for yourself. You can run the print master, revise closing documents, and make the closing so organized they will wonder how they ever did it without you!

No matter which type of security is being offered (see the Glossary in this article), the process involved is surprisingly similar. As an in-house legal assistant, your participation in a securities transaction will have four phases:

- \* Drafting and printing SEC documents;
- \* Drafting closing documents;
- \* Preparing for closing; and
- \* Post-closing wrap-up and bound volume.

There are many steps within each phase that need to happen almost simultaneously, not unlike keeping a dozen plates spinning in the air, but with a detailed plan of action and strong organizational skills, you can bring the transaction to a successful conclusion.  
GETTING STARTED

The best way to familiarize yourself with an upcoming transaction is to obtain a copy of a 'bound volume' that holds the closing documents from a previous transaction, preferably one that was substantially similar to the one you are about to do. If you are unable to keep the book, copy the index and as many of the closing documents as you can.

You will need a term sheet which states the type of security (debenture, preferred stock, etc.) and as many of the terms (amount, length of obligation, interest payment dates, etc.) as are known to date. Several of

the terms will not be decided until the board of directors (or a committee thereof) meets to price the security, usually one week before closing.

Also obtain a copy of the drafts of the underwriting or agency agreement, the registration statement (if previously filed as a 'shelf' registration), and the indenture or other agreement with the trustee. These three documents control the transaction and should spell out all of the certificates that the issuer is obligated to provide at closing.

The next step is to determine what is traditionally done by your company. If you are employed by the issuer, this is your opportunity to convince them that more of the work can be done in house by using your skills to support the work of in-house counsel, rather than shipping it to the outside law firm at a significant hourly cost. If your attorneys have been reluctant to give you additional responsibility in the past, handing them a first draft of the closing certificates will be more convincing than a request to be involved.

Prepare and distribute a working group list that has the names, phone numbers, addresses (both office and home), and fax numbers of all individuals working on the transaction. Have this reviewed and distributed to those individuals and the printer as soon as possible.

Set up subfiles immediately, so that needed items can be retrieved quickly. Suggested subfiles include:

- \* Authorization/Resolutions;
- \* Registration Statement;
- \* Prospectus Supplement;
- \* Form T-1/Trustee Matters;
- \* As-Filed Documents;
- \* Underwriting Agreement;
- \* Indenture;
- \* Form of Debenture;
- \* Closing Certificates;
- \* Legal Opinions;
- \* Due Diligence Materials;
- \* Correspondence and Working Group Lists;
- \* Closing Volume;
- \* Go-By's.

If appropriate, keep the files in your office so that you can maintain control, but they should remain readily **accessible** to everyone. Post a list of the subfiles for quick reference.

#### REGISTRATION WITH THE SEC

Once a company has decided to issue a security to the public in the United States, it must register it with the Securities and Exchange Commission on a registration statement under the Securities Act of 1933. If a shelf

registration statement has already been filed, the base prospectus will be supplemented and distributed after pricing. (Note: Some of the following information in this section applies only to printing a registration statement, some only to printing a prospectus, but much of it pertains to both.)

#### DRAFTING THE REGISTRATION STATEMENT

The drafting of the registration statement and the base prospectus is negotiated by the issuer, its counsel, the underwriter (if one is involved at this point), and its counsel. An underwriter may not be involved until after a shell registration is effective and then only for a particular sale of securities from that shelf. The drafting occurs in person or through numerous phone calls and faxes. It is doubtful that a legal assistant would be involved in these negotiations, but you can offer to compile a master mark-up for circulation to all parties and/or to the printer. You can also communicate to the printer to whom the drafts should be distributed and when.

Drafts returning from the printer must be team proofed to catch any errors. Point out any errors or inconsistencies within the document in the use of defined terms, section references, grammar, syntax, or punctuation. When compiling the master markup, set your photocopier to reduce the clean draft to 95% and copy on legal-size paper, leaving plenty of room to write and, of course, always use pencil.

#### PREPARATION

The decision to issue a new Security is made by the board of directors of the issuer or an **authorized** committee thereof. Authorizing resolutions will be prepared and presented to the board or committee for action.

Determine your company's method of obtaining signatures of officers and directors for the registration statement. Signatures may be on the signature page of the registration statement or by power of attorney (usually a combination of the two methods). If appropriate, present the papers for signature at the board of directors meeting at which they **authorize** the issuance of the security and circulate them afterwards to any individuals who still need to sign. Leave all materials undated and leave the page number off of the signature page--this information may change.

Check SEC regulations regarding the filing package: types of exhibits, number of signed and number of conformed copies, whether the pages need to be sequentially numbered, etc. Create a checklist that you will use before and at the printer.

Determine who is responsible for which exhibits. Ask that exhibits be sent to you in advance of going to the printer.

Obtain a certified check payable to the SEC to cover the filing fee. Be sure to check with the bank regarding its procedures to avoid any delay. Your company's treasury department should be able to help you or perhaps take on this responsibility.

Draft a transmittal letter for the SEC and have it signed before going to the printer. If the issuer is requesting an accelerated effectiveness date, draft this request letter and have it signed as well. Any acceleration request from the underwriters will be drafted by them but the filing of the request letters should be coordinated. Make a copy of each of the issuer's letters and print "Please stamp and return" in the top corner, attaching a

stamped envelope addressed to you so that you can verify that the SEC filing desk received the package.

Determine how the package will be filed in Washington: via the printer's courier, another overnight delivery service, or a Washington branch of your company or law firm.

Determine if your company will need to file a Form 8-K, a 'current report' under the Securities Exchange Act of 1934, in order to file copies of \* the underwriting agreement, the form of security, or the indenture. If so, draft the Form 8-K, listing exhibits appropriate to the transaction, and a transmittal letter.

Contact the members of the working group to determine how many copies they will need of the registration statement, with or without exhibits, how many copies they will need of the final prospectus, and where they wish these copies to be sent. Create a chart of this information for the printer (check with the customer service representative on the format that would be the most helpful).

Create a short list to take to the printer of names and fax numbers of individuals who must receive last minute changes but will not be present at the printer.

Make sure all parties are aware of the printer's deadline for final changes to ensure that the filing package gets on the plane to the SEC filing desk in Washington, D.C.

Create exhibit divider pages (usually on blue paper). Assemble all available exhibits before you leave for the printer.

If this is a Rule 424(b) filing of a prospectus supplement relating to a base prospectus for a previously filed security, type labels (12 or so) stating the registration statement number and appropriate 424(b) subparagraph reference. These will be placed on the upper right corner of the prospectuses submitted in the SEC filing package.

Take the most recent drafts of the registration statement or prospectus with you when you go to the printer for the final printing, in case any questions arise about previous changes.

Check with the printer to see if they will sequentially number the pages, when appropriate. If they cannot, take your own number stamp.

Take extra pages of the company's stationery, a copy of the working group list, and any other supplies you or your attorneys particularly care to use. The printer should be stocked with all traditional office supplies.

#### AT THE PRINTER

If any last minute changes are to be made, coordinate them with the printer, proof carefully, and have the printer fax the new pages to the individuals on your short list.

Maintain a running master of the document, stapling all changed pages to the new page. Make a list of which pages are resubmitted to the printer and check them off as they return.

Go over master distribution instructions for the final copies with the printer.

Assemble the remaining exhibits (if any), double-check and date those

needed, and give the exhibit package to the printer, with instructions as to how many copies you need.

Once the print master on a prospectus has been cleared, the printer will work up the 'blue line' which is printed in blue ink on special paper. It is the last copy of your document before the mass printing, so check it carefully. First, make sure the pages are in the correct order, with appropriate blank pages. Next, circle any unwanted marks in the margins and other white space. Then check a third time, circling any broken type or incomplete letters.

Check over each page of each copy going to the SEC and do whatever else is required, e.g., inserting originally signed exhibits, number stamping, affixing 424(b) labels, etc. Assemble and double-check the filing package.

Once you have verified filing and distribution instructions with the printer, you should be able to pack up and go home, but make sure you have a copy of the registration statement with you for the morning, just in case.

#### DRAFTING CLOSING DOCUMENTS

Whereas the prospectus or prospectus supplement is finalized at pricing, many additional documents need to be prepared for the closing. Since there is such a short time between pricing and closing, the preparation of the closing documents needs to start as early as possible, even before the pricing of the securities.

Many of the documents needed for closing are identified in the underwriting agreement in the section regarding conditions of the underwriter's obligations.

The closing memorandum lists the steps to be taken between pricing and closing. It may be prepared by any of the parties, according to your company's tradition. It is the longest and most visible of the closing documents, and it is generally not signed by any of the parties. It may have other closing documents or form of closing documents as exhibits, and may contain a schedule of the closing documents. If the closing memo does not have such a schedule (or if it is incomplete), create one so that all parties are in agreement as to what is needed. Include all documents required to be on the table at closing, even those that may already have been delivered, like copies of the registration statement. Put the documents in a logical order (perhaps the order they appear in the bound volume of a recent transaction) and number them. This numbering system can be carried throughout the closing.

The issuer typically drafts the following documents for closing:

- \* A corporate secretary's certificate containing a copy of the company's articles of incorporation, bylaws, and resolutions authorizing the securities transaction and any matters necessary to the completion of the transaction. You may also attach copies of the indenture, a form of the security, or any other document that the issuer, the underwriter, or the trustee would like certified by the corporate secretary.

- \* An incumbency certificate (usually an attachment to the corporate secretary's certificate) showing the names, titles, and specimen signatures of officers or agents of the company. Your company may already have a universal incumbency certificate that may be attached, but if it does not, and specimen signatures are acceptable, cut and paste signatures on, instead of circulating it for signature. It should include the signature of each individual who will sign any document in the transaction on behalf of

the issuer, including the debenture, note, or stock certificate. It should be signed by the corporate secretary or an assistant and attested to by another officer or assistant corporate secretary.

- \* A good standing certificate and/or certificate of existence of the company issued by the comptroller's office or secretary of state of the state in which the company is domiciled. A bring-down certificate of existence dated either the day of or the day before closing is usually required. This will be sent to the closing either by fax or by telex; you should know which is required for your transaction and have the fax or telex numbers ready in advance.

- \* An officer's certificate stating that no 'stop order' suspending the effectiveness of the registration statement is in effect and, if required, identifying the agent for service of process for the issuer.

- \* A financial officer's certificate stating that the issuer will comply with the terms of the underwriting agreement, that there are no restrictions in any other agreements of the company that would prohibit issuing this security, and that there has been no material adverse change in the condition of the issuer from that set forth in the prospectus or from the date of pricing.

- \* A cross-receipt stating that the underwriters have received the securities and the issuer has received payment therefor.

- \* An opinion or opinions of the counsel for the issuer. Outside counsel will prepare their own opinion, but one may also be given by the general counsel of the company.

- \* A 'blood letter' from the underwriters detailing information provided to the issuer for use in the prospectus. Even though this document is signed by the underwriters, it may be drafted by the issuer.

- \* A form of the security containing the exact language that will be printed on the security by the banknote company, typed on standard paper. The language for the security should be in an appendix to the indenture.

Your company may also have additional certificates pertaining to significant subsidiaries of the issuer or special industry regulations (or exemptions therefrom).

The indenture or other agreement between the issuer and the trustee will require certain documents to be provided by the issuer to the trustee at or shortly before closing:

- \* An officer's certificate, company order, supplemental indenture, or certified copy of the resolution setting forth the terms of the security;

- \* An officer's certificate ratifying the representations and warranties set forth in the indenture; and

- \* A request that the security be authenticated and delivered to the underwriters at a time and place so specified.

If the issuer is assuming any of the responsibilities usually performed by the trustee, such as **transfer** agent, there will be additional agreements and certificates detailing this arrangement.

The securities will need to be printed. Determine what printer has handled this task for your company in the past: an out-of-town banknote engraver or the in-town financial printer that handled the prospectus. Contact them and **send** them a markup of the last similar security they printed for your company. Team proof it carefully against the form of security that has

been reviewed by all parties. Proofs can be turned around overnight, but the printing of the final securities takes longer, so be sure to contact the printer and obtain and meet his or her exacting schedule.

After pricing, the underwriters will call the CUSIP Bureau with the pricing information. A few hours later, you should call the CUSIP Bureau at 212-208-8329 (Corporate Issues Department) to obtain the CUSIP number for this security. This number will be placed on the printed face of the security. Be sure to write the number exactly as it was given to you, including spaces between certain numbers.

#### MECHANICS

Maintain a status sheet of documents that your company is responsible for preparing. This status sheet should list:

- \* Name of the document;
- \* The initials of the person primarily responsible;
- \* Word processing identification number;
- \* The name of person who will sign the document; and
- \* The current status of the document.

You may also include, on the same or another page, documents from other individuals that the issuer is required to produce, i.e., an outside auditor's letter (called a 'comfort letter'), certificates from the trustee, and an opinion of outside counsel for the issuer, to remind yourself to stay in contact with them.

In order to prepare a first **review** draft of the closing **documents**, **update** the **documents** used in a **previous**, similar transaction by changing the date, **parties**, percentage and due date of the security, and other relevant information. Some of these terms will not be known until the security is priced, but you can put blanks in for the first review draft.

When drafting the documents, be consistent with the spacing and treatment of the headings, signature blocks, style of indentation, and numbering of subparagraphs, etc. Put "Draft of [date and time!]" in the top right hand corner of each document, so that everyone will know that it is not a final document and that they are all working from the same draft on a conference call. Your word processor may have an automatic date and time function which you can customize and put on a macro.

Check for consistency of style in the introductory and closing paragraphs. For instance, use "dated as of June 1, 1992" throughout; don't have some documents using that and some using "dated on the 1st day of June, 1992." Also remember, the move is on to modernize legal language. State which section of the underwriting agreement or indenture required the **document** in the text.

#### REVIEW BY PARTIES

Once your in-house attorneys have **reviewed** the draft closing **documents**, circulate them to the attorneys for the other **parties** in the transaction. Use the schedule of **documents** from the closing memo as your list, and preface the package with a short memo stating when you need comments and how they may be conveyed. Your fax machine should be programmable to **send** copies of the same transmission to several parties at once; investigate this possibility to

save yourself a lot of time.

After incorporating comments from all parties, mark the changes from the last draft and recirculate. There are several computer programs on the market that will mark the text for you which are quite inexpensive compared to all the hours you would spend marking it by hand. If you use a program, you must remember to save the draft that went to the parties originally on-line (you can use a date identifier such as ".529" for the May 29th draft). You can also edit the marked version if you feel the program incorrectly identified something as a change. Type "marked to show changes from the May 29th draft" at the top.

Stay in contact with representatives of the auditor, trustee or trustee's counsel, issuer's counsel, and any other entity that will produce documents for the transaction to verify that they are aware of all deadlines for their documents. Review with them what items they may need in support of documents. If appropriate, request that they **send** drafts for review by your attorneys, and encourage them to **send** the final documents to you in escrow for shipping to the closing.

#### PREPARING FOR CLOSING AS EARLY AS YOU CAN:

Create a folder for each document needed for closing. If you use larger address labels, you can put all of the following information on the label of the folder:

- \* Number of the document that corresponds to the closing memo schedule;
- \* Brief name of the document;
- \* Who signs the document; and
- \* Word processing identification number (at the bottom, out of sight).

Preparing these labels on the word processor enables you to make changes in the information, particularly the number, at the last minute. Removable notes on top of the folders can contain the status of each document, including such information as "underwriters' counsel to bring to closing."

Call for availability of document signers. If someone will be out of the office, you must know in advance to have their document ready or prepare for an alternate signer.

Prepare exhibits in advance where you can, especially for the corporate secretary's certificate. Paste-up the incumbency certificate.

Create a printing list for your secretary. At the top, remind your secretary to run one last spell check, remove the "draft of..." language from the top, and print the needed quantities. The print list should include:

- \* Name of the document;
- \* Word processing identification number;
- \* Quantity to be printed;
- \* Type of paper (white bond, general counsel's letterhead, etc.); and
- \* Number of photocopies needed.



THREE DAYS BEFORE CLOSING:

Obtain final comments on closing documents you are preparing. You must have them finalized so that you can print multiple copies of documents for signature. Don't delay this task--having documents signed by so many officers usually takes all day.

Put the printed documents into your folders, ready for signature. You can sort the folders by signee, because your numbering system will make it easy to return them to their correct order once signed.

If you have any supporting or backup documents, get them signed and attached at this time, so that they will be ready when you need them.

TWO DAYS BEFORE CLOSING:

Get all remaining documents signed. Put one complete document on top with a flag indicating where the document should be signed, followed by the remaining signature Pages.

Obtain documents from the auditor, the trustee, etc., and place them in the proper folder.

Review the set of closing documents before the attorneys do.

If the closing is to be held out of town, ship the documents in escrow via overnight express to the closing (usually to the offices of underwriters' counsel). When putting the folders in the shipping box, Pull one copy of each signed document to keep, at your office, to accompany the issuer's representative to the closing, or to ship in a separate box.

ONE DAY BEFORE CLOSING:

If the closing is to be held at the office of the issuer or issuer's counsel, you will need to 'set the table,' laying out the folders in order, with one document on top for inspection by the parties.

Order the bring-down certificate of existence as early as possible.

CLOSING DATE:

If the closing is to be held out of town, have fax cover pages to underwriters' counsel handy. Be sure to include the room number of the conference room in which the closing will be held, so that the fax is not delivered to an empty office.

POST-CLOSING MATTERS

Once the transaction has successfully closed, originals of documents are distributed to the parties by order of priority. If you have only one original document signed by the issuer, addressed to the underwriter, the original is, of course, sent to the underwriter. If you have two originals, one is retained by the issuer, one by the underwriter. The other parties are prioritized according to the document's importance to that party and the party's importance to the transaction. Photocopy one set of the documents to create a bound volume so that the parties have a record of the transaction.

Using the index from a previous similar transaction, assemble the documents in a logical order and revise the dates, terms, and parties to create the new index. Use your word processor's automatic numbering system.

Develop the list of individuals who will receive a bound volume (according to your company's style and cost constraints) and have it and the index

reviewed by an attorney.

Once the index is final, assemble the documents into a master volume. Originals of certain documents (e.g., the prospectus, the security) should be put in the bound volume.

Contact the book bindery. It should be listed under 'bookbinders' in the telephone book, but check with other firms in your town for a recommendation on binderies that are experienced at handling legal documents. To save money, you can photocopy and assemble the individual books in house, with tabs provided by the bindery, or you can ship a master to the bindery and have copies made there (be sure to **send** multiples of the original documents for insertion).

**Send** a sample book from a previous transaction to show the bindery the color of the book and style of spine. Type the information needed for the spine, and ask for a proof of the spine before it is stamped.

Create a three-ring binder version of the bound volume for yourself; not only is it cheaper, but the documents are then easy to photocopy in the future.

Prepare the transmittal letter for the bound volumes under your own name, giving credit where credit is due!

Organize the file, throwing away duplicates and blank drafts. Keep or discard drafts according to your company's or department's policy. Write a memo to the file regarding any special circumstances or suggestions for improvement for the next transaction.

#### ADDITIONAL TIPS

A securities transaction involves a lot of people doing a great deal of work in a short amount of time. Although I am suggesting that you take on as much responsibility as you can, you must also keep an ear to the ground as to territorial politics. If someone in your company has handled a certain responsibility well in the past, do not try to take over, but coordinate with them to make sure that the transaction flows smoothly. If your company has the staff and equipment available, you can produce the registration statement in house, and only use the printer for the final prospectus (since it is usually printed on tissue paper). The printer should be able to work from either a camera-ready copy or a diskette.

As you can see, much of this information can be applied to other types of closings, such as a merger or sale of a company.

You can contribute a great deal to the success of a securities transaction, but, as with all legal assistant duties, you must be sure you follow through on any responsibility you assume, and you must constantly check yourself to make sure you are doing the job correctly and efficiently. The more you do, the more challenging the work will become, and the more you will be appreciated by the powers that be.

#### GLOSSARY OF SECURITIES TERMS

\* **SECURITY:** Any stock, note, bond, debenture, or other evidence of indebtedness or a right to participate in profits of a profit-making enterprise.

\* **TERMS:** Terms for a security include the principle amount, date of maturity, interest or dividend rates, interest or dividend payment dates, redemption options, sinking fund obligations, and collateral (if any), etc.

\* **ISSUER:** The company that issues or proposes to issue the security.

\* **UNDERWRITERS:** The investment bankers who singly or in a group agree to purchase a new issue of securities from an issuer for resale to the public. An underwriter may act as an agent to sell the security but not be obligated to purchase any part of the issue.

\* **UNDERWRITING AGREEMENT:** The agreement between the issuer and the underwriter. It is signed on the pricing date and contains information about the security, representations and covenants of the issuer and the underwriters, and details of the transaction.

\* **PROSPECTUS:** The disclosure document distributed to the potential purchasers that describes the issuer and its business, the securities offered, financial information about the issuer, risk factors in the purchase of the security, tax treatment, and other information an investor needs to make an informed decision to purchase the security.

\* **REGISTRATION STATEMENT:** The document filed with the Securities and Exchange Commission (the "SEC") that describes the proposed public offering of securities and discloses detailed information about the issuer. The registration statement consists of a cover page, a base prospectus (which may be preliminary or subject to completion pending the registration statement's 'going effective' with the SEC), information not required to be in the prospectus, the signature page, and required exhibits.

\* **INDENTURE:** The lengthy written agreement between the issuer and the trustee which sets forth the terms under which bonds or debentures may be issued. Terms include the amount of the issue, the interest rate, the maturity, the collateral (if any), the protective covenants, and other items related to redemption, sinking funds, **transfer**, etc.

\* **CLOSING:** The consummation of the transaction, usually by delivery of the security and the closing documents required by the underwriters and trustee in exchange for payment of the purchase price. Closings are often held in the office of the underwriter's counsel (usually in another city).

\* **PRICING:** The date, usually a week before closing, where the specific terms of the security are agreed upon by the parties and the underwriting agreement is signed.

\* **PRINTER:** A financial printing company that is experienced in printing securities documents. The customer service representatives will be very helpful in assisting you and anticipating your needs.

Susan Diane Koontz is a Senior Legal Assistant in the Corporate and Securities Section of the Houston Industries Incorporated Law Department. She has seven years of experience in securities, labor and employee benefits law. She is a member of the Legal Assistants Division of the State Bar of Texas and the newly-formed American Corporate Legal Assistants Association.

## **THIS IS THE FULL-TEXT.**

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### **Geographic Names: US**

**Descriptors:** Paralegal personnel; SEC registration; Sales of securities;

## Guidelines; Requirements

**Classification Codes:** 4300 (CN=Law); 3400 (CN=Investment analysis); 9150 (CN=Guidelines); 9190 (CN=United States)

## ? DS

Set	File	Items	Description
	9	116	
	15	1402	
	160	1	
	148	1143	
	275	244	
	610	88	
	810	32	
	20	818	
	624	82	
	621	200	
	636	252	
	613	188	
	634	3	
	813	19	
S1		4588	((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT???????) (1-5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?-)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TRANSFER?))
	9	2574147	
	15	3868510	
	160	0	
	148	13481745	
	275	1364942	
	610	2083240	
	810	1	
	20	58629506	
	624	1044771	
	621	3664185	
	636	2995737	
	613	2892602	
	634	320120	
	813	1488	
S2		92920994	PD>20000609
	9	19	
	15	378	
	160	0	
	148	222	
	275	56	
	610	7	
	810	1	
	20	95	
	624	17	
	621	14	
	636	43	
	613	13	
	634	0	
	813	0	
S3		865	S1 AND (ALERT? OR TRIGGER?)
	9	5	
	15	43	
	160	0	
	148	52	
	275	3	

610	3	
810	3	
20	35	
624	13	
621	10	
636	13	
613	22	
634	0	
813	0	
S4	202	S1 AND (FINANC? (25N) ADVISOR?)
9	64	
15	1056	
160	0	
148	788	
275	87	
610	50	
810	15	
20	564	
624	48	
621	111	
636	155	
613	155	
634	2	
813	6	
S5	3101	S1 AND (FINANC? OR CREDIT?)
9	52	
15	855	
160	0	
148	560	
275	75	
610	19	
810	5	
20	398	
624	44	
621	76	
636	116	
613	104	
634	0	
813	8	
S6	2312	S1 AND PLAN
9	0	
15	42	
160	0	
148	39	
275	2	
610	0	
810	0	
20	11	
624	9	
621	4	
636	4	
613	7	
634	0	
813	0	
S7	118	S1 AND (FINANCIAL (5N) PLAN)
9	8	
15	124	
160	0	
148	117	
275	40	
610	2	
810	2	

	20	60	
	624	1	
	621	22	
	636	11	
	613	41	
	634	0	
	813	1	
S8	429		S1 AND CALENDAR
	9	0	
	15	2	
	160	0	
	148	0	
	275	0	
	610	0	
	810	0	
	20	0	
	624	0	
	621	0	
	636	0	
	613	0	
	634	0	
	813	0	
S9	2		S1 AND (PREVIOUS (5M) UPDATE)
	9	0	
	15	0	
	160	0	
	148	0	
	275	0	
	610	0	
	810	0	
	20	0	
	624	0	
	621	0	
	636	0	
	613	0	
	634	0	
	813	0	
S10	0		AU=ROBB, PAUL
	9	0	
	15	0	
	160	0	
	148	77	
	275	0	
	610	0	
	810	0	
	20	0	
	624	0	
	621	0	
	636	0	
	613	0	
	634	0	
	813	0	
S11	77		AU=ROBB, P?
	9	22	
	15	474	
	160	1	
	148	411	
	275	172	
	610	10	
	810	32	
	20	69	
	624	27	

	621	41	
	636	113	
	613	5	
	634	1	
	813	19	
S12	1397		S1 NOT S2
	9	21	
	15	469	
	160	1	
	148	372	
	275	118	
	610	3	
	810	18	
	20	42	
	624	27	
	621	10	
	636	82	
	613	1	
	634	1	
	813	5	
S13	1170		RD (unique items)
	9	0	
	15	2	
	160	0	
	148	0	
	275	0	
	610	0	
	810	0	
	20	0	
	624	0	
	621	0	
	636	0	
	613	0	
	634	0	
	813	0	
S14	2		S9 NOT S2
	9	0	
	15	2	
	160	0	
	148	0	
	275	0	
	610	0	
	810	0	
	20	0	
	624	0	
	621	0	
	636	0	
	613	0	
	634	0	
	813	0	
S15	2		RD (unique items)

**? B FINANCE**

```

29sep10 15:03:32 User233765 Session D232.2
$10.36 1.768 DialUnits File9
$10.36 Estimated cost File9
$24.47 4.176 DialUnits File15
$8.18 2 Type(s) in Format 9

```

```

$8.18  2 Types
$32.65 Estimated cost File15
$1.08   0.184 DialUnits File160
$1.08 Estimated cost File160
$55.79   9.521 DialUnits File148
$55.79 Estimated cost File148
$6.41    1.093 DialUnits File275
$6.41 Estimated cost File275
$2.18    2.000 DialUnits File610
$2.18 Estimated cost File610
$0.48    0.439 DialUnits File810
$0.48 Estimated cost File810
$35.66  27.222 DialUnits File20
$35.66 Estimated cost File20
$6.03    0.985 DialUnits File624
$6.03 Estimated cost File624
$18.73   3.197 DialUnits File621
$18.73 Estimated cost File621
$13.79   2.353 DialUnits File636
$13.79 Estimated cost File636
$2.81    2.579 DialUnits File613
$2.81 Estimated cost File613
$0.40    0.371 DialUnits File634
$0.40 Estimated cost File634
$0.61    0.557 DialUnits File813
$0.61 Estimated cost File813
$5.87    INTERNET
$192.85 Estimated cost this search
$193.69 Estimated total session cost  56.687 DialUnits

SYSTEM:OS - DIALOG OneSearch
File 608:MCT Information Svc. 1992-2010/Sep 29
(c) 2010 MCT Information Svc.
File 625:American Banker Publications 1981-2008/Jun 26
(c) 2008 American Banker
*File 625: This file no longer updates.
Use Newsroom for current records.
File 268:Banking Info Source 1981-2010/Sep W3
(c) 2010 ProQuest Info&Learning
File 626:Bond Buyer Full Text 1981-2008/Jul 07
(c) 2008 Bond Buyer
*File 626: This file no longer updates.
Use NewsRoom for current records.
File 267:Finance & Banking Newsletters 2008/Sep 29
(c) 2008 Dialog
*File 267: no longer updates. Please see
File 268 or NewsRoom for current content.

Set  Items  Description
---  ---

```

? s ((review???? (15n)(contract?? or document????????) (15n) (team???? or group???? or participant???? or partie?)) and (access???? or authorize????) and (send???? or transfer?))

Processing  
Processing



# Save-2010-09-29\_131709

608: MCT Information Svc.\_1992-2010/Sep 29

```

702788 REVIEW???
683462 CONTRACT??
349573 DOCUMENT???????
159884 PARTICIPANT????
189166 PARTIE?
2021801 GROUP????
1769670 TEAM????
2669 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
462293 ACCESS???
87973 AUTHORIZE????
911020 SEND????
282135 TRANSFER?
61 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

```

625: American Banker Publications\_1981-2008/Jun 26

```

22443 REVIEW???
17753 CONTRACT??
12552 DOCUMENT???????
7856 PARTIE?
9098 PARTICIPANT????
16298 TEAM????
97702 GROUP????
94 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
10756 SEND????
18258 TRANSFER?
22089 ACCESS????
11606 AUTHORIZE????
2 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

```

268: Banking Info Source\_1981-2010/Sep W3

```

34489 REVIEW???
22012 CONTRACT??
22663 DOCUMENT???????
14725 PARTIE?
14385 PARTICIPANT????
29710 TEAM????
94137 GROUP????
297 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
15907 SEND????
26361 TRANSFER?
41007 ACCESS????
6859 AUTHORIZE????
72 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

```

626: Bond Buyer Full Text\_1981-2008/Jul 07

```

20675 REVIEW???

```

```

23913 CONTRACT??
10786 DOCUMENT???????
17072 PARTICIPANT????
  4737 PARTIE?
10549 TEAM????
65092 GROUP????
    121 REVIEW????(15N)(CONTRACT?? OR
      DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
      PARTICIPANT????) OR PARTIE?)
    5784 SEND????
    7061 TRANSFER?
    7841 ACCESS????
13410 AUTHORIZE????
      8 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))

267: Finance & Banking Newsletters_2008/Sep 29
    10663 REVIEW????
    10378 CONTRACT??
    9579 DOCUMENT???????
    4760 PARTIE?
    11286 PARTICIPANT????
    19750 TEAM????
    56955 GROUP????
      95 REVIEW????(15N)(CONTRACT?? OR
        DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
    5675 SEND????
    7451 TRANSFER?
    18185 ACCESS????
    1186 AUTHORIZE????
      7 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
        (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
        AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
        TRANSFER?))

TOTAL: FILES 608,625,268 and ...
    791058 REVIEW????
    757518 CONTRACT??
    405153 DOCUMENT????????
    1845977 TEAM????
    2335687 GROUP????
    211725 PARTICIPANT????
    221244 PARTIE?
      3276 REVIEW????(15N)(CONTRACT?? OR
        DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
        PARTICIPANT????) OR PARTIE?)
    551415 ACCESS????
    121034 AUTHORIZE????
    949142 SEND????
    341266 TRANSFER?
s1    150 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
  (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
  AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
  TRANSFER?))

```

? s pd>20000609

Processing  
Processing  
Processing

608: MCT Information Svc.\_1992-2010/Sep 29  
Processing  
7929922 PD>20000609

625: American Banker Publications\_1981-2008/Jun 26  
67450 PD>20000609

268: Banking Info Source\_1981-2010/Sep W3  
267443 PD>20000609

626: Bond Buyer Full Text\_1981-2008/Jul 07  
92853 PD>20000609

267: Finance & Banking Newsletters\_2008/Sep 29  
78679 PD>20000609

TOTAL: FILES 608,625,268 and ...  
S2 8436347 PD>20000609

? s1 and (alert? or trigger?)

608: MCT Information Svc.\_1992-2010/Sep 29  
61 S1  
115812 ALERT?  
97855 TRIGGER?  
5 S1 AND (ALERT? OR TRIGGER?)

625: American Banker Publications\_1981-2008/Jun 26  
2 S1  
2788 ALERT?  
4304 TRIGGER?  
0 S1 AND (ALERT? OR TRIGGER?)

268: Banking Info Source\_1981-2010/Sep W3  
72 S1  
5187 ALERT?  
6398 TRIGGER?  
29 S1 AND (ALERT? OR TRIGGER?)

626: Bond Buyer Full Text\_1981-2008/Jul 07  
8 S1  
799 ALERT?  
3731 TRIGGER?  
1 S1 AND (ALERT? OR TRIGGER?)

267: Finance & Banking Newsletters\_2008/Sep 29  
7 S1  
1516 ALERT?  
2702 TRIGGER?  
1 S1 AND (ALERT? OR TRIGGER?)

TOTAL: FILES 608,625,268 and ...  
150 S1  
126102 ALERT?

114990 TRIGGER?  
S3 36 S1 AND (ALERT? OR TRIGGER?)

? s s1 and (financ? (25n) advisor?)

608: MCT Information Svc.\_1992-2010/Sep 29  
61 S1  
1361032 FINANC?  
150276 ADVISOR?  
17499 FINANC?(25N)ADVISOR?  
2 S1 AND (FINANC? (25N) ADVISOR?)

625: American Banker Publications\_1981-2008/Jun 26  
2 S1  
173562 FINANC?  
13534 ADVISOR?  
5045 FINANC?(25N)ADVISOR?  
0 S1 AND (FINANC? (25N) ADVISOR?)

268: Banking Info Source\_1981-2010/Sep W3  
72 S1  
271229 FINANC?  
19819 ADVISOR?  
5212 FINANC?(25N)ADVISOR?  
10 S1 AND (FINANC? (25N) ADVISOR?)

626: Bond Buyer Full Text\_1981-2008/Jul 07  
8 S1  
179530 FINANC?  
19831 ADVISOR?  
11603 FINANC?(25N)ADVISOR?  
0 S1 AND (FINANC? (25N) ADVISOR?)

267: Finance & Banking Newsletters\_2008/Sep 29  
7 S1  
77860 FINANC?  
17650 ADVISOR?  
6558 FINANC?(25N)ADVISOR?  
0 S1 AND (FINANC? (25N) ADVISOR?)

TOTAL: FILES 608,625,268 and ...  
150 S1  
2063213 FINANC?  
221110 ADVISOR?  
45917 FINANC?(25N)ADVISOR?  
S4 12 S1 AND (FINANC? (25N) ADVISOR?)

? s s1 and (financ? or credit?)

608: MCT Information Svc.\_1992-2010/Sep 29  
61 S1  
1361032 FINANC?  
597083 CREDIT?  
25 S1 AND (FINANC? OR CREDIT?)

625: American Banker Publications\_1981-2008/Jun 26

```

      2 S1
173562 FINANC?
99756 CREDIT?
      1 S1 AND (FINANC? OR CREDIT?)

268: Banking Info Source_1981-2010/Sep W3
      72 S1
271229 FINANC?
179741 CREDIT?
      71 S1 AND (FINANC? OR CREDIT?)

626: Bond Buyer Full Text_1981-2008/Jul 07
      8 S1
179530 FINANC?
61058 CREDIT?
      8 S1 AND (FINANC? OR CREDIT?)

267: Finance & Banking Newsletters_2008/Sep 29
      7 S1
77860 FINANC?
45418 CREDIT?
      4 S1 AND (FINANC? OR CREDIT?)

TOTAL: FILES 608,625,268 and ...
      150 S1
2063213 FINANC?
983056 CREDIT?
S5      109 S1 AND (FINANC? OR CREDIT?)

```

## ? s1 and plan

```

608: MCT Information Svc._1992-2010/Sep 29
      61 S1
1159466 PLAN
      20 S1 AND PLAN

625: American Banker Publications_1981-2008/Jun 26
      2 S1
39182 PLAN
      1 S1 AND PLAN

268: Banking Info Source_1981-2010/Sep W3
      72 S1
44718 PLAN
      34 S1 AND PLAN

626: Bond Buyer Full Text_1981-2008/Jul 07
      8 S1
37524 PLAN
      2 S1 AND PLAN

267: Finance & Banking Newsletters_2008/Sep 29
      7 S1
21888 PLAN
      3 S1 AND PLAN

TOTAL: FILES 608,625,268 and ...
      150 S1
1302778 PLAN

```

S6 60 S1 AND PLAN

**? s1 and (financial (5n) plan)**

608: MCT Information Svc.\_1992-2010/Sep 29  
61 S1  
826019 FINANCIAL  
1159466 PLAN  
13137 FINANCIAL (5N) PLAN  
0 S1 AND (FINANCIAL (5N) PLAN)

625: American Banker Publications\_1981-2008/Jun 26  
2 S1  
144734 FINANCIAL  
39182 PLAN  
1511 FINANCIAL (5N) PLAN  
0 S1 AND (FINANCIAL (5N) PLAN)

268: Banking Info Source\_1981-2010/Sep W3  
72 S1  
230028 FINANCIAL  
44718 PLAN  
1957 FINANCIAL (5N) PLAN  
1 S1 AND (FINANCIAL (5N) PLAN)

626: Bond Buyer Full Text\_1981-2008/Jul 07  
8 S1  
104843 FINANCIAL  
37524 PLAN  
1894 FINANCIAL (5N) PLAN  
0 S1 AND (FINANCIAL (5N) PLAN)

267: Finance & Banking Newsletters\_2008/Sep 29  
7 S1  
52283 FINANCIAL  
21888 PLAN  
1028 FINANCIAL (5N) PLAN  
0 S1 AND (FINANCIAL (5N) PLAN)

TOTAL: FILES 608,625,268 and ...  
150 S1  
1357907 FINANCIAL  
1302778 PLAN  
19527 FINANCIAL (5N) PLAN  
S7 1 S1 AND (FINANCIAL (5N) PLAN)

**? s1 and calendar**

608: MCT Information Svc.\_1992-2010/Sep 29  
61 S1  
68284 CALENDAR  
1 S1 AND CALENDAR

625: American Banker Publications\_1981-2008/Jun 26  
2 S1  
2987 CALENDAR

```

0 S1 AND CALENDAR

268: Banking Info Source_1981-2010/Sep W3
    72 S1
    2569 CALENDAR
    9 S1 AND CALENDAR

626: Bond Buyer Full Text_1981-2008/Jul 07
    8 S1
    15139 CALENDAR
    0 S1 AND CALENDAR

267: Finance & Banking Newsletters_2008/Sep 29
    7 S1
    1935 CALENDAR
    0 S1 AND CALENDAR

TOTAL: FILES 608,625,268 and ...
    150 S1
    90914 CALENDAR
    S8 10 S1 AND CALENDAR

```

? s s1 and (previous (5n) update)

```

608: MCT Information Svc._1992-2010/Sep 29
    61 S1
    454833 PREVIOUS
    97919 UPDATE
    194 PREVIOUS(5N)UPDATE
    0 S1 AND (PREVIOUS (5N) UPDATE)

625: American Banker Publications_1981-2008/Jun 26
    2 S1
    15448 PREVIOUS
    3014 UPDATE
    2 PREVIOUS(5N)UPDATE
    0 S1 AND (PREVIOUS (5N) UPDATE)

268: Banking Info Source_1981-2010/Sep W3
    18471 PREVIOUS
    6522 UPDATE
    21 PREVIOUS(5N)UPDATE
    72 S1
    0 S1 AND (PREVIOUS (5N) UPDATE)

626: Bond Buyer Full Text_1981-2008/Jul 07
    8 S1
    25876 PREVIOUS
    2875 UPDATE
    7 PREVIOUS(5N)UPDATE
    0 S1 AND (PREVIOUS (5N) UPDATE)

267: Finance & Banking Newsletters_2008/Sep 29
    7 S1
    10735 PREVIOUS
    1880 UPDATE
    7 PREVIOUS(5N)UPDATE
    0 S1 AND (PREVIOUS (5N) UPDATE)

```

## Save-2010-09-29\_131709

```
TOTAL: FILES 608,625,268 and ...
          150 S1
          525363 PREVIOUS
          112210 UPDATE
          231 PREVIOUS (5N)UPDATE
S9          0 S1 AND (PREVIOUS (5N) UPDATE)
```

### ? s au=robb, paul

```
608: MCT Information Svc._1992-2010/Sep 29
      0 AU=ROBB, PAUL

625: American Banker Publications_1981-2008/Jun 26
      0 AU=ROBB, PAUL

268: Banking Info Source_1981-2010/Sep W3
      0 AU=ROBB, PAUL

626: Bond Buyer Full Text_1981-2008/Jul 07
>>>Prefix "AU" is undefined
      0 AU=ROBB, PAUL

267: Finance & Banking Newsletters_2008/Sep 29
      0 AU=ROBB, PAUL

TOTAL: FILES 608,625,268 and ...
      S10          0 AU=ROBB, PAUL
```

### ? s au=robb, p?

```
608: MCT Information Svc._1992-2010/Sep 29
      0 AU=ROBB, P?

625: American Banker Publications_1981-2008/Jun 26
      0 AU=ROBB, P?

268: Banking Info Source_1981-2010/Sep W3
      0 AU=ROBB, P?

626: Bond Buyer Full Text_1981-2008/Jul 07
>>>Prefix "AU" is undefined
      0 AU=ROBB, P?

267: Finance & Banking Newsletters_2008/Sep 29
      0 AU=ROBB, P?

TOTAL: FILES 608,625,268 and ...
      S11          0 AU=ROBB, P?
```

### ? s s1 not s2

```
608: MCT Information Svc._1992-2010/Sep 29
      61 S1
      7929922 S2
```



## Save-2010-09-29\_131709

```
7 S1 NOT S2

625: American Banker Publications_1981-2008/Jun 26
      2 S1
      67450 S2
      2 S1 NOT S2

268: Banking Info Source_1981-2010/Sep W3
      72 S1
      267443 S2
      34 S1 NOT S2

626: Bond Buyer Full Text_1981-2008/Jul 07
      8 S1
      92853 S2
      5 S1 NOT S2

267: Finance & Banking Newsletters_2008/Sep 29
      7 S1
      78679 S2
      3 S1 NOT S2

TOTAL: FILES 608,625,268 and ...
      150 S1
      8436347 S2
      S12 51 S1 NOT S2
```

?rd

```
>>>Duplicate detection is not supported for File 625.

>>>Duplicate detection is not supported for File 626.

>>>Records from unsupported files will be retained in the RD set.
      S13 48 RD (unique items)
```

? S S9 NOT S2

```
608: MCT Information Svc._1992-2010/Sep 29
      0 S9
      7929922 S2
      0 S9 NOT S2

625: American Banker Publications_1981-2008/Jun 26
      0 S9
      67450 S2
      0 S9 NOT S2

268: Banking Info Source_1981-2010/Sep W3
      0 S9
      267443 S2
      0 S9 NOT S2

626: Bond Buyer Full Text_1981-2008/Jul 07
      0 S9
      92853 S2
```

```

      0  S9 NOT S2

267: Finance & Banking Newsletters_2008/Sep 29
      0  S9
    78679 S2
      0  S9 NOT S2

TOTAL: FILES 608,625,268 and ...
      0  S9
    8436347 S2
    S14      0  S9 NOT S2

```

**? RD**

```

>>>Duplicate detection is not supported for File 625.

>>>Duplicate detection is not supported for File 626.

>>>Records from unsupported files will be retained in the RD set.
    S15      0  RD  (unique items)

```

**? DS**

Set	File	Items	Description
	608	61	
	625	2	
	268	72	
	626	8	
	267	7	
S1	150		((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (1-5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?-)) AND (ACCESS??? OR AUTHORIZE????) AND (SEND??? OR TRANSFER?))
	608	7929922	
	625	67450	
	268	267443	
	626	92853	
	267	78679	
S2	8436347		PD>20000609
	608	5	
	625	0	
	268	29	
	626	1	
	267	1	
S3	36		S1 AND (ALERT? OR TRIGGER?)
	608	2	
	625	0	
	268	10	
	626	0	
	267	0	
S4	12		S1 AND (FINANC? (25N) ADVISOR?)
	608	25	
	625	1	
	268	71	
	626	8	
	267	4	

# Save-2010-09-29\_131709

S5	109	S1 AND (FINANC? OR CREDIT?)
	20	
	1	
	34	
	2	
	3	
S6	60	S1 AND PLAN
	0	
	0	
	1	
	0	
	0	
S7	1	S1 AND (FINANCIAL (5N) PLAN)
	1	
	0	
	9	
	0	
	0	
S8	10	S1 AND CALENDAR
	0	
	0	
	0	
	0	
	0	
S9	0	S1 AND (PREVIOUS (5N) UPDATE)
	0	
	0	
	0	
	0	
	0	
S10	0	AU=ROBB, PAUL
	0	
	0	
	0	
	0	
	0	
S11	0	AU=ROBB, P?
	7	
	2	
	34	
	5	
	3	
S12	51	S1 NOT S2
	7	
	2	
	32	
	5	
	2	
S13	48	RD (unique items)
	0	
	0	
	0	
	0	
	0	
S14	0	S9 NOT S2
	0	
	0	
	0	
	0	
	0	
S15	0	RD (unique items)

? T S13/6,K/ALL

13/6,K/1 (Item 1 from file: 608)  
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06748582 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Kansas City, Mo., Blue Cross to Change Rules for Medical-Necessity Cases**

February 10, 2000  
**Word Count: 559**

**Lead Paragraph:**

**Text:**

...be bound by their decision, and we're willing to make that a matter of **contract.**"

Frank DiTirro, a physician and Blue Cross' chief medical officer, said Blue Cross already **contracted** with a California-based physician peer-**review group** that rules on appeals involving Blue Cross medical necessity disputes. This procedure will continue under the **contract** amendment, DiTirro said.

The medical necessity provision will be included in a **contract** amendment that Blue Cross will **send** to its 3,200 contracted physicians later this month. Other provisions include limiting Blue Cross **access** to physician financial records.

Blue Cross also announced the formation of a medical advisory committee...

...Blue Cross contract, said he remained concerned that if Blue Cross chooses and pays the **group** that decides medical necessity disputes, "it could potentially affect the decision."

Hellman said he would rather have the outside **review group** chosen by a medical society or state insurance commissioner.

In an unusual show of protest, at least 1,000 area physicians late last year declined to sign or delayed signing **contracts** with Blue Cross.

Blue Cross responded in December by **sending** contract amendments to all physicians in its health plan networks.

In January, Blue Cross sent...

13/6,K/2 (Item 2 from file: 608)  
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06745062 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**The Orlando Sentinel, Fla., Idea Bank Column**

January 31, 2000  
Word Count: 378

**Lead Paragraph:**

**Text:**

...baseline for measuring progress.  
Improve customer service levels and reduce demands on experts by improving **access** to information.  
Eliminate roadblocks to the flow of information and service.  
**Transfer** accumulated knowledge more efficiently.  
Virtually every function and activity within an organization can be the...  
...information can also be collected by observing work in progress; monitoring communications between individuals and **groups**; **reviewing** logs, **documents**, and file **transfers**; and soliciting commentary from external observers.  
One source for seminars and software in this field...

13/6.K/3 (Item 3 from file: 608)  
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06740992 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Richmond Times-Dispatch, Va., Trade Names Column

January 17, 2000  
Word Count: 1228

**Lead Paragraph:**

**Text:**

...appropriate payer electronically. Payers include Medicare, Medicaid and HMOs. The payer cuts a check and **sends** the payment to the provider, the HEALTHeCLAIM client, and the client pays a fee to...  
...a key. The billing center will no longer need to key in the information before **sending** it to the payer.  
Compliance will also be enhanced because all of the information required...  
...facilities that need accounts 60 days or older cleaned up.  
Neel likens this service to **sending** in a SWAT **team**.  
HEALTHeCLAIM analysts **review** the **documents** supporting the accounts receivable, identify and help obtain missing information, validate the charges, and pursue...apart from other billing companies. He finds it particularly attractive that Inova will have online **access** to information on its own home-health and long-term care patients. For example, the...

13/6,K/4 (Item 4 from file: 608)  
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06734407 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Former Owner of Denver Broncos Sues Current Owner, Alleges Broken Deal**

December 28, 1999  
**Word Count:** 852

**Lead Paragraph:** Dec. 28--Denver Broncos' owner Patrick Bowlen has sold or **transferred** part or all his ownership in the team without giving former owner Edgar F. Kaiser...

**Text:**

...Anne Colden, The Denver Post  
Dec. 28--Denver Broncos' owner Patrick Bowlen has sold or **transferred** part or all his ownership in the team without giving former owner Edgar F. Kaiser...

...Under that agreement, Kaiser was to be notified if Bowlen ever decided to sell or **transfer** part or all his ownership, and Kaiser was to be given the chance to buy...

...was "obligated to give Kaiser prompt notice of any election or intention to sell or **transfer**" any interests in the team.  
According to the complaint, Kaiser has reason to believe that Bowlen has made **transfers** in ownership, "all of which are subject to Kaiser's right of first refusal."  
The...

...members or to companies.  
In addition to Bowlen, the complaint names as defendants purchasers and **transferees** of the Denver Broncos after June 1, 1984, as "John Does and John Doe corporations...

...complaint says, Bowlen told Kaiser that interests in the partnership and the Broncos had been **transferred** to "members of the Bowlen family."  
Kaiser's Canadian lawyers were notified in August that...

...or a portion of the interests in the partnership and the Denver Broncos had been **transferred** to a Canadian trust," the complaint states.  
According to a letter written by Kaiser to...

...involving the Broncos."  
Kaiser said in the letter that his lawyers had repeatedly asked to "**review documents** that record the ownership history of the Broncos since you bought the **team**," and despite waiting for months, they haven't been provided. "Therefore, without having **access** to the **documents**, we will have no option but to proceed by reluctantly instigating legal proceedings," Kaiser wrote...

...Northwest," the article quoted him as saying.

In the lawsuit, Kaiser seeks to undo any **transfers** of the interests in the Broncos; money damages to be proven at trial "measured by ...

13/6,K/5 (Item 5 from file: 608)

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06647536 (USE FORMAT 7 OR 9 FOR FULLTEXT)

### Denver Business Helps Patients Work through HMO Appeals Processes

March 14, 1999

Word Count: 1716

#### Lead Paragraph:

#### Text:

...the only way to find relief from their condition, and they didn't have easy **access** to any public pool, so they wanted to know if we would help them try...we're going to take ourselves out of it, and we'll have an independent **group** do this."

Sloans Lake **contracted** with University Physicians Inc., the physicians' association based at the University of Colorado Health Sciences Center, and Colorado Foundation for Medical Care, which specializes in **reviewing** medical billing, to provide the external review service as of March 1.

If a member wants even more separation between the plan and the reviewer, Sloans Lake will **send** the file to an out-of-state company.  
"An out-of-state reviewer couldn't...

...Maybe we need to do some more work here, and we should go ahead and **authorize** it as the result of additional information being provided." "  
Frey says it's not her...

13/6,K/6 (Item 6 from file: 608)

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06636287 (USE FORMAT 7 OR 9 FOR FULLTEXT)

### State-Run Mental Health Program for Colorado Youth Is Put on Probation

February 13, 1999

Word Count: 1023

**Lead Paragraph:**

**Text:**

...health and safety of the youths, programming and treatment, and availability of staff.

The licensing **team** detailed the problems:

-- Critical incident reports were not all **documented** and available to the **team** conducting last week's **review**, and have not routinely been provided to state licensing authorities, even though incidents are reported...

...of that. In addition, two other staffers did not resubmit fingerprints to the CBI after **transferring** from a CMHIP position to a Sierra Vista job. This is a licensing requirement.

-- There...

...inspections records not being posted and flammable aerosol disinfectants not being properly stored to prevent **access** by youths.

Eisnach said the probationary license calls for Sierra Vista to come into full compliance with licensing and **contract** standards within 30 days.

Monitoring by the same **review team** which found the difficulties will continue weekly for the next 45 days, then every other...

13/6.K/7 (Item 7 from file: 608)

DIALOG(R)File 608: MCT Information Svc.

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00111981      **Story Number: 5356 (USE FORMAT 7 OR 9 FOR FULLTEXT)**

**MAJOR SOFTWARE MAKERS STRATEGIZING TO DEVELOP "GROUPWARE" TECHNOLOGY**

August 16, 1992

**Word Count: 1380**

**Lead Paragraph:**

**Text:**

...the public's attention. And they promise to transform the ways companies conduct meetings, get **access** to information and organize their businesses. At the same time, they also could transform the...

...say groupware will lead to the "democratization" of business, in that people will have greater **access** to information and to each other. And with meeting software and with information-sharing software...

...most groupware systems, e-mail lets groups of computers users connected together share information and **send** messages back and forth. Sophisticated groupware programs are starting to combine e-mail with other



functions, like **accessing** company data bases.

- Group scheduling. Tired of playing phone tag with colleagues just to schedule...

...looking at information. At Price

Waterhouse, 13,000 Notes users around the world have easy **access** to company and client information that resides in file servers throughout the firm.

- Work flow...

...added or deleted, often culled automatically from company data bases stored in large computer systems.

- **Group** writing. Programs like Mainstay's Markup have been on the market for several years, allowing several users connected together to edit and **review** the same **document**.

- Electronic conferencing. Marriott Corp., in Bethesda, Md., is among a pioneering collection of corporations installing...

13/6,K/8 (Item 1 from file: 625)

DIALOG(R)File 625: American Banker Publications

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0200050

## Advisory Tasks

June 2, 1997

### Text:

...75.

3. Determined that it would not revisit the guidance in Chapter 22 regarding which **contracts** must be accounted for as deposits, and requested the resource **group** to **review** and comment on the AICPA discussion draft on deposit accounting.

4. Requested the resource **group** revisit the proposed amended interrogatory 13 regarding loss limiting provisions in quota share reinsurance **contracts**.

5. Directed NAIC staff to report to study **group** and resource **group** members on the 1996 annual statement responses to interrogatory 14.

6. **Authorized** the chairman of the study group to write a letter conveying the restatement of the...

...current year") and to determine whether the note should make explicit reference to loss portfolio **transfers**.

### Company Names (DIALOG Generated):

**Authorized** ; Casualty Actuarial Task Force ; Property & Casualty Reinsurance Study Group ; Reinsurance Markets Association ; Special Issues Committee

13/6,K/9 (Item 2 from file: 625)  
DIALOG(R)File 625: American Banker Publications  
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0160960

**\* Fed Liberalizes Rules Governing Wire Transfers by Third Parties**

August 10, 1995

**\* Fed Liberalizes Rules Governing Wire Transfers by Third Parties**

**Text:**

The Federal Reserve Board on Wednesday eased its Fed Wire **transfer** rules to free banks from approving each transaction carried out by a third party.  
The...

...daily limits for all transactions conducted by third parties. That's how banks currently handle **transfers** processed through companies they own.

For example, a bank could set a \$10 million daily...

...policy review.

Also on Wednesday, the Fed expanded the Fed Wire closing time for securities **transfers**. All **transfers** must be sent by 3:15 p.m., 45 minutes later than now required. Bankers then would have until 3:30 p.m. to return **transfers** sent by mistake.

Finally on Wednesday, the Fed proposed new safeguards for the automated clearing...

...restrictions on third-party providers during the early 1980s, aimed at limiting the provider's **access** to the bank's Fed account. Regulators feared a third-party would wipe out the...

...which is used to settle Fed Wire transactions.

Also included in its final Fed Wire **transfer** regulation, the Fed said it will no longer prevent a bank's top Fed Wire...

...banks.

The central bank also killed a requirement that each institution's board of directors **review** every agreement with private third parties. Instead, the board must retain broad oversight of the **contracts**.

To buy some time, the Fed ordered banks to table any plans to move their ...

13/6,K/10 (Item 1 from file: 268)  
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00385909 54846599 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Share the load**

Jun 2000

**Word Count: 2,456**

**ARTICLE REFERENCE NUMBER:**

...98 percent loaned out. "We're pushing the seams ... [but] I don't want to **send** a message to my members that I'm not going to keep doing loans," Thelen...can be participations? What types of reports will you present to your board?

Paragon Financial **Group** has sample **documents**, which its clients can use as models. Others might opt to draft their own. Whatever the source, it's wise to have your attorney **review** the **documents**.

THE BIG PICTURE

As Myers sees it, the advantages of loan participations extend far beyond...later proves to be fraudulent?

Dianne Molvig is a free-lance business writer who owns **Access** Information Service, a Madison, Wis., research and writing company.

13/6,K/11 (Item 2 from file: 268)  
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00383835 53596045 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Recruiting & serving SEGs**

May 2000

**Word Count: 3,264**

**ARTICLE REFERENCE NUMBER:**

...Four of five Northwest Federal branches are located in secured government facilities with no public **access**, so Paulus must carefully recruit SEGs in close proximity to the credit union's Herndon, Va., branch. It's the only one that currently allows public **access**.

"Even though we offer many remote services, prospective SEGs still want to know where our...

...But that changed with the 1998 passage of H.R. 1151-the Credit Union Membership **Access** Act.

The National Credit Union Administration's (NCUA) revised Chartering and Field of Membership Manual...of inclusion from the sponsor group to submit to NCUA or your state regulator. Before **sending** the application with its appropriate documentation to the regulator, meet with the credit union's...

...a 25-mile test.

Application delays for community charter conversions. Credit unions

report delays in **reviewing** their applications and repeated requests for additional **documentation** along with the expense of providing that information.

Specifically, Mica asked NCUA to **review** its SEG addition process to determine why delays have occurred, whether regions are handling **group** additions consistently, and whether applications for **groups** of fewer than 3,000 are being handled in a more streamlined manner than larger...

...and Field of Membership Manual for Federal Credit Unions during an upcoming board meeting.

members **access** to convenient services while generating shared interchange or surcharge income for the credit union.

Consider or of fice, how **transferable** are your present services and at what cost? "It's no longer as easy as...

...them to pick their source of communication and document each discussion and request. We also **send** out an annual survey to SEGs to find out what events their employees might be...

...bottom line.

"What often happens is that a credit union brings a SEG on board, **sends** a representative out to an orientation session; and ends up with a lot of members...

13/6.K/12 (Item 3 from file: 268)

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00383794 53574415 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Open about privacy**

May 2000

**Word Count: 595**

**ARTICLE REFERENCE NUMBER:**

...we have always done well.

Nevertheless, ICBA staff has just come off a grueling spring, **sending** highly technical and detailed comment letters to regulators dealing with consumer privacy directives embedded in...

...banks collect. I explained that we carefully select reputable outsourcers and third-party partners. We **review** and strictly limit the customer information that may be shared. We require-via written **contract**-that any third **parties** with whom we work must maintain the confidentiality of the information. I also explained that we limit the number of employees who have **access** to private financial information. And I reiterated the fact that many community banks do not...

13/6.K/13 (Item 4 from file: 268)

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00377895 47287277 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**The perils of privacy**

Dec 1999

**Word Count: 1,971**

**ARTICLE REFERENCE NUMBER:**

**Abstract:**

...against US Bancorp for alleged violations of the Fair Credit Reporting Act, the Electronic Fund **Transfer** Act, Regulation E, National Automated Clearing House Association's Operating Rules, Minnesota's Prevention of...

...U.S. Bancorp for alleged violations of the Fair Credit Reporting Act, the Electronic Fund **Transfer** Act, Regulation E, National Automated Clearing House Association's ("NACHA") Operating Rules, Minnesota's Prevention...

...The plaintiffs are suing the banks for invasion of privacy, violations of the Electronic Fund **Transfer** Act, and California's Business and Professions Code, which prohibits unfair and illegal practices and...

...of such agreements;

4. The bank's standards and procedures for deciding with which third **parties** it will share customer information, what information will be provided and what terms and conditions are imposed on the use of such information, and the bank's policies and other **documentation** reflecting the bank's criteria and procedures for **review** and approval of such agreements with third **parties**;

5. The types of customer information transmitted to third **parties**, the source of such information, the manner of providing such information to the third parties...

...party;

8. The types of products or services sold to bank customers by such third **parties** and copies of all telemarketing scripts and direct mail solicitations used by such third **parties**;

9. All **documents** reflecting the bank's authority to **review** and/or approve telemarketing scripts and direct mail solicitations of third party entities, and the bank's standards and procedures for **reviewing** such scripts and solicitations;

written- material furnished -to consumers 10. All once they agree to ...

...Accordingly, the agreements that provide for such sharing should give the bank the right to **access** such information, and to monitor the third party's activities in whatever manner the bank...

...the compliance of any third party partners with all applicable requirements of the Electronic Funds **Transfer** Act and NACHA rules. Many non-bank entities are unaware of the technical requirements imposed... author has extensive experience in banking issues relating to money laundering, privacy, and electronic funds **transfer**, and has worked closely with ABA on several committees and task forces.

13/6.K/14 (Item 5 from file: 268)  
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00375522 45150049 (USE FORMAT 7 OR 9 FOR FULLTEXT)

"Know your customer" lives on: Guidelines for compliance

Sep/Oct 1999

Word Count: 7,043

ARTICLE REFERENCE NUMBER:

...are three basic types of federal money laundering crimes: financial transaction money laundering; money laundering **transfer** or transportation; and financial institution money laundering.

Financial Transaction Money Laundering Crime'

Persons or entities...

...whichever is greater, or imprisonment of not more than 20 years, or both.

Money Laundering **Transfer** or Transportation Crime<sup>3</sup>

Persons or entities are guilty of a money laundering **transfer** or transportation crime if they transport, transmit, or **transfer**, or attempt to transport, transmit, or **transfer** a monetary instrument or funds from a place in the United States to or through...

...activity;" or

(b) knowledge the monetary instrument or funds involved in the transportation, transmission, or **transfer** represent the proceeds of some form of unlawful activity and knowledge that such transportation, transmission, or **transfer** was designed, in whole or in part, to conceal or disguise the nature, location, source...

...also permitted under this statute. A person may be found guilty of a money laundering **transfer** or transportation crime if it can be established that (1) a law enforcement officer represented that the transportation, transmission, or **transfer** involved the proceeds of some form of unlawful activity and that it was designed to...

...twice the value of the monetary instrument or funds involved in the transportation, transmission, or **transfer**, whichever is greater, or imprisonment for not more than 20 years, or both.

Financial Institution...

...if:

(a) he or she knowingly engages or tries to engage in a deposit, withdrawal, **transfer**, or exchange of funds or a monetary instrument by, through, or to a financial institution...

...derived from "specified unlawful activity."

This statute may be used to convict a bank that **transfers** or takes transactions involving an aggregated amount of more than \$10,000 over any period of time, where the bank "knew" or "should have known" that the funds, **transfers**, or monetary instruments involved in the transactions were derived from a criminal offense.

Anyone convicted...fourth category is defined to include the following:

Any transaction (which ... means a deposit; withdrawal; **transfer** between accounts; exchange of currency; loan; extension of credit; purchase or sale of any stock, bond, certificate of deposit, or other monetary instrument or investment security; or any other payment,

**transfer**, or delivery) by, at, or through the financial institution and involving or aggregating \$5,000...customers.

Obtain evidence of identity from customers seeking to conduct significant business transactions, including wire **transfers**.

Be aware of any unusual transactions relative to the customer's known business.

When opening...the information that must be obtained when individuals or entities act on behalf of third **parties**, the actions that will be expected to verify such information, and how verification will be **documented**.

Identify **Documentation** Required on All Types of Accounts

Most banks have procedures describing the **documentation** required to open accounts or to perform certain transactions. These procedures should be **reviewed** and, if necessary, enhanced so that all employees can easily determine exactly what **documentation** the bank requires in every circumstance. The required **documentation** should be **reviewed** to make sure it captures appropriate information in accordance with the bank's ability and...

...minimal flexibility, such as a mechanism for authorizing limited exceptions where appropriate. However, any employees **authorized** to allow such exceptions must understand the importance of complying with the money laundering and...and products, bank operations, fair lending, Year 2000, Community Reinvestment Act, investment products, electronic fund **transfers**, cyberbanking, advertising, interstate banking, escheat of unclaimed property, risk management, contract review, compliance, and outsourcing...

13/6.K/15 (Item 6 from file: 268)

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00373813 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**The forced evolution of mortgage production**

Oct 1999

**Word Count:** 05060

**ARTICLE REFERENCE NUMBER:**

...as temporary market irrationality, let's look more closely at the message the marketplace is **sending** to the industry--because it is significant. To ignore this message may doom us to...

...Internet mortgage origination is not an entirely self-service delivery system. It must provide real **access** to real representatives who can help customers complete applications or simply answer questions for them...  
...consumer awareness of competitive products and prices. The Internet will pair that awareness with easy **access** to a wide variety of information on qualification and financing options.

Given the vastness of...fundamentally antithetical to the consumer expectations set up when you provide online application-taking and **access** to immediate online underwriting. The operation must be organized to take customers to the point...

...has dried up.

When combined with the escalating cost of advertising on the Internet,

the **access** to capital of the lead Internet lenders doing IPOs is critical to the entry strategies...but will naturally gravitate to them because of top-of-mind awareness and ease of **access**. As the use of mass media by the largest Internet lenders speeds up, it will...order to request, receive and approve an appraisal); and

\* Automated remote delivery of the closing **documents**, with closing **document** preparation being reduced to the point that the processing **team** merely **reviews** online the few pieces of additional closing data that must be added, and clicks on...

13/6.K/16 (Item 7 from file: 268)

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00372459 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Checking the compliance files

Sep 1999

Word Count: 01294

ARTICLE REFERENCE NUMBER:

...insurance programs, covering such areas as due diligence, training, supervision and complaints handling. He recommends **sending** the board a series of regular reports covering a variety of results and statistics (see...

...include data ranging from annual income and net worth to risk tolerance, premium sources and **access** to additional funding. In addition, a suitability review would encompass product appropriateness (a very large... insurance affiliate hasn't been a big issue-yet. PHC's Terwilliger suggests that institutions **review contracts** with third **parties**, analyzing them with an eye toward determining what data they actually need. Given the current...

13/6.K/17 (Item 8 from file: 268)

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00371388 (USE FORMAT 7 OR 9 FOR FULLTEXT)

Comply with on-line service regs

Sep 1999

Word Count: 00615

ARTICLE REFERENCE NUMBER:

...in Portland, Ore.

All regulations credit unions must adhere to governing lending, savings, electronic funds **transfer**, new accounts, and so forth apply to online operations as well. But it's important...



...to identify members (personal identification number), summary of members' liability, and how to address unauthorized **access**.  
Establish a backup system and test it.  
Establish Web site policies and procedures.  
If members must submit a signed authorization for each payee included in bill paying or funds **transfer**, establish measures to verify each payee.  
Establish reconciling procedures to cover all types of electronic...  
...reference materials regarding system security, control, and liability.  
Make sure agreements with vendors: 1) address **access**, ownership, and control of member information and other data; 2) provide assurances for continuation of...  
...vendors; 4) address responsibility for security and indemnity and provisions for failure due to third **parties**; 5) allow for timely update of content and capabilities; 6) allow the credit union to **review** independent annual audits and other reports; and 7) address reasonable security precautions by the service provider.  
Determine whether expiration dates for interrelated service **contracts** coincide.  
Establish requirements for due diligence **reviews** of third-party providers.  
Take steps to protect against violations of licensing agreements in distributing...

13/6.K/18 (Item 9 from file: 268)  
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00364182 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Comptroller's report of operations--1998**

Mar 1999

**Word Count:** 30230

**ARTICLE REFERENCE NUMBER:**

...The special assistant to the CIO has responsibility for the Policy, Planning and Quality Assurance **team**, administrative matters, and budget.  
The staff's key roles include providing support for the Investment **Review** Board; coordination of the ITS home page; ITS **contract** coordination; IT budget planning; strategic planning; security; and development of policies, procedures and programs that...exam process.  
Information Services made new technologies to the OCC for more effective and efficient **access** and reporting of data. The first Data Mart of the Enterprise Data Warehouse was completed and implemented. The division also addresses the continuing need for more efficient OCC network **access** by designing and implementing a Webbased electronic mail system and new dial-up manager for...  
...During 1998, Network Services instituted new processes that ensure OCC employees have timely and reliable **access** to OCC's information technology systems and automated data sources. In order to accomplish this...

...was developed and distributed, and high-speed modem pools were installed to facilitate dial-in **access** and reduce connection drops by 30 percent.

Executive Committee

As of December 31, 1998, the...national banking system, the OCC's supervisory activities, and related issues; ensuring fair and easy **access** to the agency's public information; coordinating internal communications; and managing news media relations for...to HUD in the first few months of the year, prior to this function being **transferred** to the Office of the Ombudsman.

In order to increase the uniformity of fair lending...2000 preparedness. Over 500 examiners received specialized training to ensure adequate knowledge and skills to **access** banks' testing activities, and over 4,437 year-2000 examinations were conducted. To ensure the...Law Division provided a precedent-setting opinion when it advised a national bank that funds **transfer** agent agreements (FTAA's) may be considered as community development services under the Community Reinvestment Act...

...cases, the CDC will act as a financial intermediary, buying and reselling certain types of **transferable** state tax credits. This letter was precedential for two reasons. First, it discussed, for the...

...Matters

In 1998, CCL also played an active role on the OCC's National Fair **Access** Committee, and in the development of the publication, A Guide to Tribal Ownership of a...chief counsel in matters affecting the interplay of state insurance regulation and permissible insurance activities **authorized** for national banks. These matters include the development of a model complaintsharing agreement between the...banks to produce OCC documents.

Responded to numerous requests under 12 CFR part 4 for **access** to OCC documents and/or testimony of OCC officials.

Personnel/Administrative Litigation  
During 1998, the...

...bank compliance with federal securities laws applicable to bank municipal and government securities dealers, bank **transfer** agents, and other bank securities activities. The division is the OCC's liaison to federal...application. The initial effort focused on expedited branch application filings. The revisions developed by the **team** resulted in a shortened form to be used to **review, document,** and approve the transaction. This format was devised considering an evaluation of risk involved, processing...previously relocated from Texas to New Mexico, retaining its Texas branches. The resulting bank is **authorized** to retain and operate the branches of both merging banks under 12 USC 36(d) and 1831u(d). [Corporate Decision No. 98-07, dated January 15, 1998] The OCC **authorized** a national bank located in California to purchase a New York City branch of a...

...banks undergoing interstate mergers to carry on their fiduciary activities. The resulting bank is also **authorized** to exercise fiduciary powers in Missouri under 12 USC 92a, 36(f)(2), and 215a...

...certification authority to enable subscribers to generate digital signatures that verify the identity of a **sender** of an electronic message. The certification process will also enable subscribers to be certain ...loans made by the bank or its lending affiliates. The services described are either expressly **authorized** or considered to be part of or incidental to the business of banking as they...finds that such site leasing is incidental to permissible personal property leasing and is therefore **authorized** by the OCC's regulations at 12 CFR part 23. This decision provides a further...Secretary of Welfare, to attempt to

develop a mechanism to tie Pennsylvania's electronic benefit **transfer** program accounts to the bank's checking and savings accounts. [Corporate Decision No. 98-21...in New Mexico and have branches in Colorado. The transactions to complete the consolidation are **authorized** under 12 USC 215a-1 and 1831u, and comply with the provisions of the Oakar...

...requires that parties who wish to acquire control of a national bank through purchase, assignment, **transfer** or pledge, or other disposition of voting stock notify the OCC in writing 60 days...a community development focus operate with and maintain an ongoing community development focus and are **authorized** to have other national banks provide them equity financing under the provisions of the Community...

...Corporation, community development projects, and other public welfare investments (12 CFR 24).) The CDD also **authorized** two existing national banks to convert their mission to one with a community development focus...

...tax credit developers to act as a financial intermediary; buying and reselling certain types of **transferable** state tax credits; and acting as advisor providing financial, transactions, and tax planning advice to...

...the OCC Internet. The Web site enables bankers, examiners, community development partners, and others to **access** all of the OCC's community and economic development initiatives. The Web site also provides ...develops and analyzes information on and assesses risk in international lending, including the evaluation of **transfer** risk associated with exposures to countries experiencing difficulty servicing their external debt. Through IB&F...similar forums.

In 1998, the Community Relations Division:

Organized a special "Comptroller's Forum" on **access** to financial services and community development finance for outgoing Comptroller Eugene Ludwig and incoming Acting...

...Department regarding the Large Bank CRA Examination project;

Was represented on the OCC's Financial **Access** Steering Committee;

Provided assistance and information for the Acting Comptroller's keynote addresses at three...

...national and regional civil rights and minority-based organizations, particularly those that are concerned with **access** to financial services. The division is responsible for the OCC's outreach to this sector ...

...of the NAACP, MUA coordinated and organized a training program with the NAACP on fair **access** to credit and the Community Reinvestment Act (CRA) for NAACP affiliates across the country. The...

...OCC's exhibit booths demonstrated an interest in OCC's employment opportunities and information on **access** to financial services, CRA, and fair lending issues.

During the first quarter 1998, MUA hosted...

...suggestions for the OCC's efforts to promote continued progress in community development finance and **access** to financial services within the national banking system.

Public Affairs Department

The deputy comptroller for...

...and maintains the agency's Internet presence (<http://www.occ.treas.gov>),

which offers quick **access** to agency materials.

Uses appropriate technological means to improve and maintain internal and external communication...

...of Information and Privacy acts.

Operates and oversees the Public Information Room, which offers easy **access** to the agency's public documents.

Certifies copies of bank corporate documents.

The Communications Division's 1998 accomplishments reflect a continued emphasis on public **access** to information. The Public Information Room offers the public quick **access** to agency documents, including press releases, issuances, CRA evaluations, comment letters on proposed regulations, securities...

...of the needs and demands of its target audience. The site gives the public quick **access** to a wide range of OCC documents. The site continues to provide **access** to actual CRA evaluations as well as a searchable database of the CRA ratings; a...policies and procedures throughout BSOP.

In 1998, the division initiated a long-term total compensation **review**. The purpose of this **review** is to ensure that our compensation program aligns with the OCC's strategy, direction, and pay philosophy. We **contracted** with the Hay Group, a highly regarded human resources consulting organization, to conduct the study.

We began work on...and assisted in establishing the Hispanic Employees Working Group. Through these affinity groups, employees requested **access** to mentoring relationships, and Organizational Effectiveness has partnered with Continuing Education to develop a structured...

...went on-line in 1998 and included a variety of automatic features to provide quick **access** to its contents. Automated service request forms assisted online users through the request process for...

13/6.K/19 (Item 10 from file: 268)

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00358275 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Speeches and congressional testimony**

Dec 1998

**Word Count: 52391**

**ARTICLE REFERENCE NUMBER:**

...against discrimination in the small business market. As such, we believe this change would improve **access** to credit. It is not too late for you to express your views to the...

...hundreds of national bankers, minority small business owners, and local business development officials to discuss **access** to credit and financial services for minority-owned small businesses. I have continued these meetings...

...fit their customers' distinctive needs-more flexible loan products like small business lines of credit **accessed** by check drafts or loans that are principally underwritten on a cash-flow basis with...risks while providing both loans and equity capital to businesses that have generally

had limited **access** to the financial mainstream.

Now, of course, a positive attitude cannot be a one-way...did not contribute significantly to maintaining the safety and soundness of national banks, facilitate equitable **access** to banking services for all consumers, or accomplish the OCC's other statutory responsibilities. Following...the first two provisions of the alternative section 102 in the draft bill, which (1) **authorize** 24 **transfers** per month from any interest-bearing account to another account of the owner in the... internal analysis of examiners. Second, these sections will buttress existing, uniform procedures for handling and **accessing** supervisory information by requiring thirdparty litigants to seek supervisory information directly from the supervisory agencies...

...that their privileges will be waived if they voluntarily permit the supervisory agencies to have **access** to privileged information that can be valuable to an examiner's assessment of safety and soundness. These sections favorably resolve many of the unsettled issues regarding the handling of **access** to supervisory information, while preserving a process, including judicial review, by which third parties may seek **access** to supervisory information. Community and Consumer-Related Provisions (Sections 310 and 402) Elimination of certain...alternatives. The first alternative, removes these prohibitions. The second alternative: (1) effective as of amendment, **authorizes** depository institutions to permit the owner of any interest-bearing deposit or account to make up to 24 **transfers** per month to another account of the owner in the same institution, (2) permits depository...in SAIF in excess of the designated reserve ratio of 1.25 percent to be **transferred** to the SAIF Special Reserve, SAIF would never reach the 1.35 percent reserve ratio required for the FICO **transfer**. Therefore, savings associations would not receive any refunds for their FICO payments under this amendment...Summary: Currently, section 5(c)(3)(A) of HOLA (12 USC 1464(c)(3)(A)) **authorizes** a Federal savings association to invest in real estate (or loans secured by real estate...

...language referring to the Community Development Block Grant program with the same language that currently **authorizes** community development investments by national banks and State member banks. This section also replaces the...not a savings bank or a savings bank holding company, unless the activity is otherwise **authorized** under the BHC Act. OCC Comment: The OCC does not object to the repeal of...regulatory or supervisory authority.

However, the privilege created by section 45 does not prevent duly **authorized** committees of the United States Congress or the Comptroller General of the United States from obtaining **access** to this information. In addition, the Federal banking agencies may waive this privilege, in whole or in part, at their discretion, and may **authorize access** to confidential supervisory information for any appropriate governmental, law enforcement, or public purpose in accordance...

...also provides definitions for "confidential supervisory information," "supervisory process," and "financial institution" Finally, this section **authorizes** each Federal banking agency, after consultation with the other Federal banking agencies and the National...

...examination privilege. Second, the proposed legislation will enforce existing, nationwide uniform procedures for handling and **accessing** supervisory information, requiring third party litigants to seek supervisory information directly from the Agencies and...

...concerns that their privileges will be waived if they voluntarily permit the Agencies to have **access** to privileged information that is

otherwise valuable to an examiner's assessment of safety and...

...The proposed legislation favorably resolves many of the unsettled issues regarding the handling of and **access** to supervisory information, while preserving a process, including judicial review, by which third parties may seek **access** to supervisory information in appropriate circumstances.

Sec. 502. Amendment to Federal Credit Union Act Summary...in making information available to the public. For example, the community group representatives want better **access** to all of the materials that accompany regulations, such as examiner guidance and interpretive letters simply do not have enough time to read all the paper the OCC **sends** them. The format of our regulations makes them difficult for examiners to use; they would...they are required to provide too much information to regulators. They complain that the OCC **sends** them much more paper than they have time to read. This is a problem particularly...groups, discussions about the clarity of the OCC's rules tended to expand to include **access** to the information that the OCC maintains. Many participants liked the fact that the OCC...

...the Internet. Community group representatives stressed that they cannot evaluate how the OCC regulates without **access** to the materials that accompany or interpret regulations. These representatives urged the OCC to provide better **access** to all the guidance materials that the OCC uses in its supervision. They suggested that...

...groups were optimistic that the OCC's Internet would be helpful in giving them better **access** not only to regulations but also to preambles and interpretive letters. The consensus among all...  
...electronically in searchable form. Examiners did point out that they continue to have problems with **access** even with increased use of electronic communication because they may not have Internet **access** at the banks they examine. Participants in some groups also talked about the effectiveness of...has had longstanding experience in handling and safeguarding sensitive customer information and protecting consumer privacy. **Access** to and use of financial information is the lifeblood of the financial services industry-ensuring...

...in a more expedient and efficient manner. Use of on-line computer software facilitates the **transfer** of information almost instantly.

Proposed bank mega-mergers and the emergence of financial services conglomerates...

...institutions is to use this wealth of customer information responsibly, to safeguard it against improper **access**, and to build consumer confidence in the knowledge that both are occurring. Shortly after I...

...electronically transmitted. In addition, the OCC routinely examines banks for internal controls to ensure that **access** to customer data is limited to bank employees who need the data to properly perform...closely guarded by consumers. Two growing and alarming practices that are thriving on this ready **access** to consumer information have come to be known in the public arena as account information...counterpart, H.R. 4151. These bills make it a crime to knowingly and unlawfully possess, **transfer**, or use a means of identification of another person with the intent to commit or...

...is to be used beyond the purpose for which the information was provided; (3) consumers' **access** to their information and an opportunity to correct it for inaccuracies; and (4) reasonable steps...in new payment methods, including issuers, distributors and processors, could result in more people having **access** to consumer information. Other commenters

noted that the potential for privacy invasions ...consumers voluntarily reveal to the issuer and information about their transactions with merchants would be **transferred** to the issuer's affiliates and to other parties.<sup>69</sup> Several commenters asserted that selfregulatory...

...collected through these new electronic payment methods may not be secure from illegal or unauthorized **access** and use. Other commenters stated that most consumers do not understand and will not be...

...understand these products. Several commenters expressed concerns that e-money would give the government greater **access** to consumers' financial information by eliminating their ability to make payments anonymously. These commenters noted...

...may believe that auditable e-money systems will increase the government's ability to gain **access** to financial information. Industry commenters expressed the belief that it is premature to prescribe a...

...of information.<sup>71</sup> Several commenters also noted that statutory and common law restricts third party **access** to many types of information.<sup>72</sup> Some commenters noted that they currently provide consumers with...

...These commenters also stressed that existing constitutional and statutory provisions place many restrictions on governmental **access** to confidential information. Other commenters noted that requiring that e-money issuers maintain detailed transaction...

...the information collector or by a third-party to whom the information is sold or **transferred** (e.g., a third party processor).<sup>76</sup>  
The potential for privacy intrusions seems to be...

...with the disclosures or violated public policy." Privacy Protections in Law Existing laws may limit **access** to, and use of, consumers' e-money information by issuers and third parties. However, unlike...

...be inapplicable to most forms of emoney presently in the marketplace.<sup>8'</sup> The Electronic Fund **Transfer** Act ("EFTA") and its implementing regulation, the Federal Reserve Board's Regulation E, establish the...

...liabilities of consumers who maintain an account<sup>82</sup> at a financial institution and use electronic funds **transfers** ("EFTs") into or out of the account.<sup>3</sup> Among other things, Regulation E requires financial... determined to what extent, if any, Regulation E applies to e-money systems. Laws Limiting **Access** to Consumer Information Under the Fair Credit Reporting Act ("FCRA"), 15 U.S.C. 1681...

...be subject to the requirements of the FCRA regarding furnishers, discussed above. Laws Restricting Governmental **Access** to Information Several federal statutes may limit the government's **access** to consumers' e-money information. The Privacy Act of 1974 ("Privacy Act") controls the federal...

...in writing.<sup>92</sup> The Right to Financial Privacy Act ("RFPA") prohibits the federal government from **accessing** or obtaining information in a customer's financial records from a financial institution, and prohibits...

...ability to control whether unaffiliated third parties can obtain the information, or generally limit government **access** to the information. In sum, it is uncertain and untested whether consumer concerns about privacy...

...transactions are addressed by existing law. Security of Consumers' Transaction Information Federal laws prohibiting unauthorized **access** to electronic communications may be applicable to the security of money payment information.<sup>97</sup> The Electronic Communications Privacy Act ("ECPA") prohibits the unauthorized **access** or use of any facility through which an electronic communication service is provided or to intentionally exceed the authorization for **accessing** that facility.<sup>98</sup> "Electronic communications" is defined broadly and includes any **transfer** of signs, signals, writing, images, sounds, or intelligence of any nature transmitted by a wire, or electromagnetic or photo-electronic system, except electronic funds **transfer** information stored by a financial institution.<sup>99</sup> The ECPA also prohibits any person or entity...Similarly, the guidelines suggest that service providers should implement policies and procedures to limit employee **access** to personally identifiable consumer information on a need-to-know basis, educate employees about the privacy...

...standards, including responding to requests to correct inaccuracies in a timely manner; (4) limit employee **access** to personally identifiable information to those with a business reason for knowing such information, educate...

...measures to enforce employee privacy responsibilities; (5) maintain appropriate security standards and procedures regarding unauthorized **access** to customer information;

(6) not reveal specific information about customer accounts or other personally identifiable...can function efficiently and productively. In recent years, however, we have come to view fair **access** to banking services as a positive right to which all Americans have a claim. We recognize that for many individual Americans the lack of **access** to banking services has been a formidable barrier to economic opportunity. Conversely, we understand better...

...economic difficulties that have long beset many of the Indian nations. That's why improving **access** to banking services in Indian country has been a special concern of the OCC's...and factories, and affordable housing. Other tribes are exploring the creation of Community Development Corporations **authorized** by the financial regulatory agencies for bank investors and Small Business Investment Companies, which are...the economy. Banks use computer systems to perform financial calculations, track deposits and loan payments, **transfer** funds, and make direct deposits. The failure of the banking industry to address and solve...2000 internal compliance process is certification. Each phase of the year-2000 compliance process creates **documentation** and an audit record of compliance activities. The OCC's certification process entails **reviewing** this **documentation**, conducting spot checks of systems to verify reported results, and interviewing **participants** to ensure process compliance. This added process will ensure that all planned compliance steps were...survey simply aggregates our examiners' qualitative assessments of underwriting trends. Clearly, if we want to **send** the most effective message to the industry, it is important that we be as specific...would have diminished ability to monitor such activities. Further, U.S. customers may experience reduced **access** to flexible risk management products as dealers limit their business to clients domiciled in locations...development of sweep accounts has proliferated. Under these arrangements, funds in corporate checking accounts are **transferred**, or "swept," into interest-bearing investment vehicles, usually overnight, to be returned to the demand...standards, including responding to requests to correct inaccuracies in a timely manner; (4) limit employee **access** to personally identifiable information to those with a business reason for knowing such information, educate...



...to enforce employee privacy responsibilities;

Footnote:

(5) maintain appropriate security standards and procedures regarding unauthorized **access** to customer information; (6) not reveal specific information about customer accounts or other personally identifiable... desired privacy outcome by either paying a "premium" for fair information practices addressing notice, choice, **access**, verification, and remedy or look for benefits in exchange for allowing a vendor to collect...

...disclosures. These laws either (1) require only that a financial institution disclose its electronic funds **transfer** information policies or (2) specifically create confidentiality obligations with respect to EFT **transfers**. See, e.g., III. Ann. Stat. Ch. 17, 44(a)(9) (1981) (mandating disclosure of...of the federal FCRA. Some of these laws provide stricter penalties, greater consumer rights to **access**, and more generous error correction procedures, as well as permit information sharing with affiliates. Cal...

...the Act. Id. 552a(a)(4) and (5). 92 Id. 552a(b). An individual may **access** and copy any information pertaining to himself that is maintained in an agency's system...

...nature of the law enforcement inquiry and give the customer an opportunity to challenge the **access** prior to **accessing** a customer's records. Id. 3405-3408. The government generally must notify the customer of...

...nature of the law enforcement inquiry and give the customer an opportunity to challenge the **access** prior to **accessing** a customer's records. Id. 3405-3408.

Footnote:

Many states also have financial privacy laws...

...See 12 U.S.C. 3401(1).

Footnote:

97 Several states have also criminalized unauthorized **access** to electronic communications. See, e.g. N.J. S.A. 17:16K-2. 9 18 U.S.C. 2520. Although "electronic funds **transfers**" are exempt from the scope of the ECPA, it is unclear whether e-money products would be "electronic funds **transfers**."

Footnote:

- 18 U.S.C. 2510 (12). "Electronic communication system" is defined as any wire...

...disclosure. These include: disclosure to the addressees or intended recipients of the communication or their **authorized** agents; in response to a court order; and with the lawful consent of the **sender**, addressee, or intended recipient of ...Congress, December 1997.

Footnote:

"2 The FTC criticized the IRSG principles for not giving consumers **access** to the public information maintained about them and disseminated by the reference services. Under the...

...issuer adds appropriate language to the EFT service contract and disclosure. Law of Electronic Funds **Transfer**, Donald I. Baker, Roland E. Brandel a 19.02[2][a]. However, if the consumer...

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00357217 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Chase updates project finance system**

Mar 1999

**Word Count:** 00424

**ARTICLE REFERENCE NUMBER:**

**Abstract:**

...for clients involved in complex project finance transactions, Chase Manhattan Corp. has introduced Global Trust **Access**, an enhanced version of its Project Finance Information & Reporting System. The new communications package helps...

**Text:**

...in complex project finance transactions, New York-based Chase Manhattan Corp. has introduced Global Trust **Access**, an enhanced version of its Project Finance Information & Reporting System.

...multinational, multiparty and multicurrency, creating an indispensable need for greater coordination among all parties."

Customers **access** Global Trust **Access** for Project Finance (GTA-PF) from anywhere in the world via a local dial-up **access** number that connects to Chase. Once in the system, GTA-PF combines a number of...

...process by allowing for quick generation of disbursement certificates, with multiple payments and the appropriate **document** references, for presentation to Chase and other required **parties**. The payments log portion allows clients to closely monitor payments processing status and to quickly **review** payment history

Kozak said the easily updated payment templates increase the speed and accuracy of...

...keyword searches throughout the content of all documents.

Gathering all that information in one spot **accessible** to everyone reduces communication issues, particularly when dealing with different time zones, and helps ensure...

...are carried out correctly and on time, Kozak said.

"The new system will expedite the **transfer** of information and disbursement execution, streamlining the process so that clients can more effectively work...

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00353716 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Insolvency in the financial markets: Banks, hedge funds, and other complications**

Jan 18, 1999

**Word Count:** 06579

**ARTICLE REFERENCE NUMBER:**

...insolvency statutes, the Bankruptcy Code does not contain provisions that allow a period for the **transfer** of financial contracts before they may be liquidated by counterparties. Similarly, the Bankruptcy Code contains...relationships by reducing the credit and liquidity exposures to counterparty insolvency by eliminating large funds **transfers** for each transaction in favor of a smaller net payment.<sup>2</sup> The availability of netting...

...bankruptcy or insolvency of a counterparty to such contracts or agreements. Furthermore, other provisions prevent **transfers** made under such circumstances from being avoided as preferences or fraudulent conveyances (except when made...

...while the FDI Act permits the receiver for a failed insured bank or thrift to **transfer** qualified financial contracts (QFCs) to new counterparties or disaffirm the contracts and, thereby limit the...

...the Bankruptcy Code does not provide similar rights to a bankruptcy trustee. The more explicit **transfer** and repudiation rights provided to the FDIC as receiver for a failed bank or thrift...

...d).

The Bankruptcy Code also grants to the trustee expansive powers to avoid pre-bankruptcy **transfers**-for example, payments or other property- and requires the return of the **transferred** property to the bankruptcy estate. Similarly, the Bankruptcy Code, although generally permitting the set-off...

...bankruptcy by the set-off. The bankruptcy trustee also has broad powers to avoid fraudulent **transfers**, which include those made for less than reasonably equivalent value while the bankrupt entity was...

...party or payments by the bankrupt entity cannot be avoided by the trustee unless the **transfers** were made with actual intent to hinder, delay, or defraud the creditors of the bankrupt entity. Fourth, the trustee cannot recover **transfers** that were made by the bankrupt entity even if the **transfer** was intentionally fraudulent so long as the contracting party received the **transfers** in good faith. A major caveat, as noted above, is that these rights are available...

...terminate the QFC and offset or net out any termination values, payment amounts, or other **transfer** obligations under the agreement. The only limitation on this right is that the counterparty must...

...after appointment of the receiver.'o Second, the receiver or conservator may not avoid any **transfer** of money or other property in connection with a QFC, unless the **transferee** had actual intent to hinder, delay or defraud the institution, the creditors of the institution, or any receiver or conservator of the institution." Third, if the receiver is to **transfer** any QFCs to a third party, the receiver must **transfer** all QFCs with the same counterparty (including its affiliates) to one depository institution **transferee** and notify the

QFC counterparty of **transfer** by 12:00 noon on the business day after appointment of the receiver. Finally, the...

...for netting of different swap agreements under a master netting agreement and requires that any **transfer** of any of those swap agreements must be to a single **transferee**. See 12 U.S.C. Section 1821 (e)(8)(D)(vii). As noted below, however...failed bank or thrift's affairs. Indeed, the ability of the FDIC as receiver to **transfer** the QFC to a new third party offers the counterparty the frequently valuable option of...

...derivatives and help to reduce the potential for systemic risk from the insolvencies of market **participants**. As noted above, however, these statutes embody ambiguities and differences that must be considered in any **review** of the implications of the failure of a bank or non-bank market **participant** for the FDIC. Events in a Bankruptcy Involving Derivative **Contracts**: As a result of these provisions, the financial deterioration of a participant in the capital...does not require a prompt decision by the trustee, debtor, or bankruptcy court about any **transfer** of the contracts from the bankrupt to a new, solvent party. As a result, under...

...for a failed insured bank or thrift to decide whether to disaffirm such contracts or **transfer** them to a solvent counterparty within one business day.<sup>79</sup> This allows the conservator or...

...of the insolvent entity and the payment of creditors. The Bankruptcy Code generally does not **authorize** third parties, such as government agencies that are not creditors of the bankrupt entity, to...

...resulting damages should the market value of the contract deteriorate further. Second, the receiver can **transfer** the QFC to a third party.<sup>24</sup> This third party may include a bridge bank...

...00 noon on the business day following appointment of the receiver that the receiver has **transferred** the QFC, then the counterparty cannot exercise its contractual termination, liquidation, or close-out rights... the statutory provisions were clarified to require the receiver to notify the QFC counterparty of **transfer** by 12:00 noon on the business day after appointment of the receiver using best...

...the Policy Statement modified the strict requirements of Section 1823(e) by providing that an **authorized** written agreement according with industry practice would be sufficient.

11. 12 U.S.C. 1821...Footnote:

25. Section 1821(e)(9) and (e)(10) provide for the mechanics of such **transfers**. 12 U.S.C. 1821 (e)(9), (10). Section 1821 (e)(12) confirms the receiver's authority to enforce the agreement and **transfer** it notwithstanding "any provision of the contract providing for termination, default, acceleration, or exercise of..."

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00352349 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Appeals process

Sep 1998

Word Count: 08305

**ARTICLE REFERENCE NUMBER:**

...performance under the "service test":

Branch and automated teller machine (ATM) delivery systems are not **accessible** to all parts of the bank's assessment area.

(Table Omitted)

Bank management could not...

...These points were:

The proximity of bank branches to LMI census tracts makes them very **accessible** to residents in those tracts.

The fact that the bank has captured a large percentage...low satisfactory" if, in general, the bank demonstrates:

(A) Its service delivery systems are reasonably **accessible** to geographies and individuals of different income levels in its assessment area(s);

(B) To...

...area's LMI tracts. In fact, the branch located on the university campus is easily **accessible** to LMI residents living adjacent to the university, and to the large number of LMI...and professionalism are fundamental elements in effective bank supervision, this contention was taken seriously. After **review** of related **documentation** and discussions with all **parties** involved, the ombudsman did not find evidence that the examiner-in-charge nor members of...referral to the U.S. Department of Justice.

While the OCC supervisory office did not **send** a written acknowledgment of the bank's response to the OCC's initial conclusions, that...

13/6.K/23 (Item 14 from file: 268)

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00337076 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**You too can be loved by the marketing department**

May/Jun 1998

Word Count: 04502

**ARTICLE REFERENCE NUMBER:**

...as a database used by the various departments, or on a spreadsheet that can be **accessed** through the network by a number of users. If the marketing department has **access** to the logging system, marketing staff can easily determine how the review process is progressing...

...of the annual percentage rate in relation to the interest rate.

Who is responsible for **sending** marketing materials (that is, originals, faxed, layout, final format) to you? How should the materials... system, you may wish to post these tools on a computer network where everyone has **access** to them. Use any and all resources available to you.

Step 8: Conduct training.

A...improved compliance review program. If you do not schedule a training session or kickoff meeting, **send** out your new procedures via a memorandum and make the changes effective within a week...

...already have procedures to demonstrate that internal controls are in place and the files to **document** each **review**.

When the examiners ask to see ad copy, you can simply point them in the direction of the filing cabinet or pull the files for their **review**. It is as simple as that once you have your compliance review system in place.

Summary

Following these guidelines will help you establish a **team** approach to marketing that incorporates a strong commitment to and understanding of the compliance function...

13/6.K/24 (Item 15 from file: 268)

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00334892 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Internal investigations: Part I: What you need to know!**

Mar/Apr 1998

**Word Count:** 02127

**ARTICLE REFERENCE NUMBER:**

**Abstract:**

...personnel in investigative or support departments on conducting internal investigations and working together as a **team**. 3. Take action to apply the attorney-client privilege to **documents** produced during routine internal audits and internal compliance **reviews**. 4. Have bank counsel **review** drafts of any sensitive reports for unnecessarily inflammatory language.

...a number, it needs to ensure that its employees know of it or can readily **access** it.

One problem that has occurred in connection with whistleblower numbers ...practice includes deposit services and products, bank operations, fair lending, CRA, investment products, electronic fund **transfers**, cyberbanking, advertising, interstate banking, Bank Secrecy Act, Office of Foreign Assets Control regulations, risk management...

13/6.K/25 (Item 16 from file: 268)

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00316530 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Seeking a paperless environment**

Aug 1997

Word Count: 03272

**ARTICLE REFERENCE NUMBER:**

**Abstract:**

Technology is allowing lenders to **send** and receive information almost instantaneously, eliminating the need for paper processing. The electronic file is...

...for gathering these documents is one week or longer. Now, technology is allowing lenders to **send** and receive information almost instantaneously, eliminating the need for paper processing. This reduces the tedious...transactional databases can assist in integrating dissimilar operating systems to create a more efficient marketplace."

**Sending** new order requests electronically allows for quicker title production. Traditionally, title company products and services...

...e-mail applications

- \* Internet

- \* Developed proprietary links involving ASCII file formats Currently, loan processors can **send** loan documents, including grant deeds, deeds of trust and notices of default, that are prepared...

...By use of a power of attorney, a title officer can sign the document and send it to the county recorder's office for quicker recording. Escrow companies and loan originators benefit from the electronic **transfer** of documents. By the lender **sending** loan documents electronically to the escrow agent or specially appointed signing agencies, the needed paperwork...

...by technology. In an industry known for being slow to jump on the technology bandwagon, **sending** information electronically is considered revolutionary. Entire policies, which used to be sent by special messenger...

...and quicker turnaround, and title companies are responding through computerization. Another plus is that the **parties** involved in the transaction can **review** the **documents** directly on their computer screens or print it from their sites. Once again, information is...

...California. The first of its kind in the nation, this program allows for the electronic **transfer** and recording of property titles and in my view will cut processing time dramatically. According...agent to both the buyer and seller.

-The information included in this profile can be **accessed** from computer databases and allows the escrow officer to electronically order all the products and...

...be completed.

In a perfect world, the push of a button on a keyboard would **send** all information to the title company of choice and the order would include the buyer...

...division, "This is how we see real estate transactions happening in the 21st century. Electronic **transfer** of information will touch every aspect of the deal."

One option a buyer can choose...

...recorded information pertinent to the foreclosure process is transmitted electronically to the trustee. The client **sends** a request through e-mail. When it is received, the documents are retrieved electronically through...

...of deeds of trust are then scanned, and the image (a PDF file format) is **transferred** back via the same system that the request was made on.

In the past, these...

...was at least a week. Now, with the use of direct computer imaging, trustees can **send** and receive information in as few as two days. Obtaining the necessary documentation more quickly...

...offer were explored. By instituting a direct computer imaging system, the trustee was able to **send** and receive information through a variety of channels electronically. We were able to decrease the... companies through a power of attorney to sign and record these documents. The trustee electronically **sends** the new order request along with an unsigned original copy of the NOD via e...

13/6,K/26 (Item 17 from file: 268)

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00312306 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Customer power: An evolving financial services industry**

Sep/Oct 1996

**Word Count:** 02338

**ARTICLE REFERENCE NUMBER:**

...wide variety of factors including: demographics, the breadth of choice offered, multiple means of electronic **access**, innovative delivery mechanisms, and increased buyer expectations.

A fundamental shift in demographics has helped drive...

...institution to another. The American Banker survey found that, of current bank customers, 60 percent **transferred** from another commercial bank. Banks also have the most to lose, and did; for example... the other, it has become an enabler, providing the market with a dizzying amount of **access**. The Internet, in particular, is helping to reshape customer expectations and buying habits. As electronic...they will create value for the producers of financial products and services by providing easy **access** to an increasingly fragmented market.

Intermediaries represent an entirely new class of financial services competitor...

...developed code-named "Project Angel" which will provide local telephone service and high-speed Internet **access** without having to run wires to individual houses. This innovative technology has the potential to... These include:

Organizing by account clusters. Account clusters are full service units organized around customer **groupings**. This **team** of dedicated professionals guide and control the customer interaction from start to finish within the organization.



Third-party **reviews**. Some organizations have instituted new business **reviews** prior to any **contract** signing. These **reviews**, conducted by everyone from administration to operations, help ensure that the new business is consistent...

13/6,K/27 (Item 18 from file: 268)

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00311686 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Records retention: Producing value from compliance**

May/Jun 1997

**Word Count:** 05802

**ARTICLE REFERENCE NUMBER:**

...a similar trend toward additional governmental regulation of financial information in general and greater government **access** to the myriad of financial data collected by banking institutions. To confront successfully these complex...functions performed by financial institutions. Electronic Payments a The Anti-Money Laundering Act of 1992 **authorized** the Department of Treasury and FRB to jointly prescribe regulations for recordkeeping with respect to domestic fund **transfers** whenever the agencies determine that 'such records will be useful in criminal, tax, or regulatory...

...FRB and Treasury Department to issue final regulations to establish recordkeeping requirements governing international fund **transfers**.

This recordkeeping rule generally applies to any payment order sent to or received by a...

...are subject to the recordkeeping rule.

The recordkeeping rule expressly exempts the following transactions: fund **transfers** governed by the Electronic Fund **Transfer** Act (EFTA); fund **transfers** made through an automated clearinghouse; and **transfers** through automated teller machines or point-of-sale systems. Also, fund **transfers** in amounts less than \$3,000 are not covered by the recordkeeping rule.

The recordkeeping rule imposes separate information maintenance requirements on financial institutions for covered fund **transfers**, depending on their roles: the financial institution for the customer initiating the transaction, the financial...

...and credits to such account; and

- \* ledgers (or other records) reflecting the following:
  - securities in **transfer**;
  - dividends and interest received;
  - securities borrowed and securities loaned;
  - monies borrowed and monies loaned (together...for 2 years after the last entry date, and 3 additional years in an easily **accessible** place. Articles of incorporation, partnership articles, minute books, stock certificates of the adviser, and other...

...continuously in the adviser's office until termination of the business, and in an easily **accessible** place of which the SEC has been notified for 3 years after termination of the...retention requirements with respect

to information about covered transactions transmitted to customers by electronic fund **transfer** systems. Regulation E basically requires that, if information must be provided in writing, it must...budget legislation most recently enacted into law significantly amended the Fair Credit Reporting Act to **authorize** intercompany sharing of customer information by and among both banking and nonbanking affiliates within a...

...report to bank management on records retention matters. Bank counsel should work closely with this **group** in responding to immediate **document** production matters and legal questions in connection with regulatory examinations, investigations, or adjudicatory proceedings.

Conclusion

Obviously, this **review** of records retention requirements affecting new bank services does not raise a number of specific...

13/6.K/28 (Item 19 from file: 268)

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00310604 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**ABA Mutual Fund Processing Task Force newsletter**

Fall 1996

**Word Count: 01878**

**ARTICLE REFERENCE NUMBER:**

...USER GROUP

A Trust User Group comprised of representatives from bank trust departments, fund groups, **transfer** agents and broker/dealers met last fall to identify and document coding issues with respect to the new NSCC Fund/SERV and Networking Trust Processing. A subcommittee of the **group** was assigned the task of authoring a Trust User Guidelines **document** to facilitate the exchange of information that will flow between bank trust departments, broker/dealers, fund **groups** and **transfer** agents.

The subcommittee thoroughly **reviewed** various business scenarios with respect to trade execution, confirmation, settlement, account set-up, account maintenance...

...help executives understand the benefits of mutual fund processing automation, list alternative means of acquiring **access** to the NSCC's services, and give helpful tips on how to get started. A...

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00306249 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Managing consumer compliance**

Feb 1997

Word Count: 02137

ARTICLE REFERENCE NUMBER:

...charged with compliance responsibilities. The authority should include the ability to:

- . Cross departmental lines;
- \* Have **access** to all areas of the institution's operations; and
- Effect corrective action upon discovering deficiencies...include:
  - Regulation Z (Truth in Lending);
  - Regulation DD (Truth in Savings);
  - Regulation Z (Electronic Funds **Transfers**);
  - Regulation B (Equal Credit Opportunity);
  - Part 339 (Loans in Areas Having Special Flood Hazards); and...

...transactions sampled by category of loan or product type;

- \* deficiencies identified; corrective actions; and
- \* branches **reviewed**.

Work papers of the audit should be prepared, retained and available for **review** upon request by the examination **team**. If the audit is performed by a **contractor**, work papers should be available within a reasonable time period.

CONSUMER COMPLAINTS  
The bank should...

13/6.K/30 (Item 21 from file: 268)

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00300061 (USE FORMAT 7 OR 9 FOR FULLTEXT)

The new Ginnie Mae

Nov 1996

Word Count: 04349

ARTICLE REFERENCE NUMBER:

...Ginnie Mae in the midst of this change continues to fulfill its mandate to "promote **access** to mortgage credit throughout the nation by increasing the liquidity of investment capital available to...annually; and eliminated more than 180,000 sheets of paper. This new agreement allows program **participants** to redirect the substantial amount of time and energy previously spent preparing, **reviewing** and approving unnecessary **documents**. During the development of this project, Ginnie Mae employees identified additional forms that could be...FHA and Ginnie Mae programs is now available.

We began an Immediate Pool Issuance and **Transfer** Program to reduce the complexity of pool **transfers**. Ginnie Mae's new procedure allows the immediate **transfer** of an MBS pool at the time of issue. This revised procedure eliminated more than 90 days from the previous process and further streamlined the process of issuing and **transferring** MBS pools.

We established a New Pool Issuance Help Desk that provides assistance to issuers...

...statements for Ginnie Mae and FHA review. In the past, FHAApproved

lenders were required to **send** audited financial statements to both entities (if also Ginnie Mae approved). Now Ginnie Mae will...of technology improvements to create a new Ginnie Mae business center will allow issuers to **transfer** data using EDI technology.

Mortgage Electronic Registration System (MERS). Ginnie Mae is a full and...

...of MERS will help streamline sales of mortgages, pledges of security interests in mortgages, and **transfers** of mortgage servicing rights by reducing the need for paper mortgage assignments.

Ginnie Mae has...

13/6,K/31 (Item 22 from file: 268)

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00285276 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Texas Banking 1996 Spring Buyer's Guide**

Apr 1996

**Word Count:** 04873

**ARTICLE REFERENCE NUMBER:**

...a great team of financial industry professionals. Our Advanced Banking Associates is a Houston-based **group** comprising former bankers, technology consultants and regulators. We can help you with:

- \*Reengineering and profit improvement
  - \*Policies and procedures development
  - \*Technology assessments and plans
  - \*Systems evaluation and selection
  - \*Data processing **contract review** and negotiations
  - \*Implementation and conversion planning
  - \*Regulatory compliance **review**
  - \*Marketing evaluations and plans
- DIEBOLD, INC.

3030 LBJ FREEWAY SUITE 1400 DALLAS, TX 75234 CONTACT...defaulted borrowers, "The Premier Moni(TM)" insurance monitoring system, and "The Premier DataCaddy(TM)" data **transfer** system.

FISERV SOLUTIONS  
255 FISERV DR. BROOKFIELD, WI 591045 CONTACT: JOAN SKIMMONS, VP,  
MARKETING & INDUSTRY...

...939-5880

An independent professional organization founded in 1333 to provide our clients with immediate **access** to professionals possessing a divergence of expertise in virtually every facet of employee benefit planning...accommodate borrowers with imperfect credit histories or higher debt than your underwriting guidelines allow. Simply **send** us the borrower's package. We'll approve it, you fund it, we'll buy...223-1204

The PULSE EFT Association is a not-for-profit shared regional electronic funds **transfer** network with more than 1,700 member banks, savings and loans and credit unions. The...

...the states of Texas, Oklahoma, Louisiana, Arkansas, New Mexico, Colorado and Mississippi. PULSE provides consumers **access** to more than 35,400 PULSE PAY point-of-sale terminals and over 55,000...

...services to its members. Organized in May 1988, TBASCO's mission statement is "...to provide **access** to quality products and services to TBA members which will improve their competitive standing and...

13/6,K/32 (Item 23 from file: 268)

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00272605 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Is outsourcing right for you?**

Oct 1995

**Word Count:** 01465

**ARTICLE REFERENCE NUMBER:**

...based Outsourcing Institute, there are several common reasons people choose to outsource, including to:

- \* gain **access** to greater expertise
- \* accelerate the benefits of re-engineering
- \* share risks
- \* reduce operating costs
- \* gain...

...overall business of banking. After all, business has always been done this way. And, by **sending** work outside the organization, are you reducing job opportunities in your bank and its immediate...bank management's job is to gather and deploy funds and oversee a variety of **contracts** with third **parties**.

Thoroughly **review** how successful your venture into outsourcing has been. Remember, good programs remain successful only through evaluation and revision. A good **review** will make you even more aware of how additional outsourcing activities can strengthen your business...

...what your business does best

- Top 10 Reasons Companies Outsource
- 1. Improved company focus
- 2. **Access** to world-class capabilities
- 3. Accelerated re-engineering benefits
- 4. Shared risk
- 5. Free noncapital...

13/6,K/33 (Item 24 from file: 268)

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00272044 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Regulating cyberspace**

Sep/Oct 1995

**Word Count:** 02681

## ARTICLE REFERENCE NUMBER:

### Abstract:

...new legal and regulatory issues. These include consumer protection issues such as the Electronic Funds **Transfer** Act requirements that consumers receive receipts and periodic statements reflecting electronic **transfers** of money. Some of the legal and regulatory issues that will need to be addressed...

### Text:

...issues. These issues arise from the ability of banks and non-bank entities to gather, **transfer**, and store money through mechanisms outside of -- or simply not contemplated by -- the bank regulatory...

...and customer rights and remedies in the event of errors or fraud.

The Electronic Funds **Transfer** Act addresses certain consumer protection issues by defining the rights and liabilities of customers and financial institutions that use electronic systems to **transfer** funds. The Act provides rules governing the issuance of **access** devices, liability for unauthorized **transfers**, disclosure of terms and conditions of use, documentation of transactions, and procedures for resolving errors...

...of cyberbanking. For example, the requirements that consumers receive receipts and periodic statements reflecting electronic **transfers** of money do not make sense when applied to stored value cards ("cybermoney") that can...

...a number or code that uniquely identifies the consumer, the consumer's account, or the **access** device, making information **accessible** to criminals who may use it to withdraw funds from the customer's account. The...

...who, directly or indirectly, holds an account belonging to a consumer" or "who issues an **access** device and agrees with a consumer to provide electronic fund **transfer** services," and thus would apply to a non-bank operator of an electronic banking system...

...provisions for electronic presentment of items for settlement by a bank and large-dollar wire **transfers**, but provide an inadequate framework for defining the rights and obligations of parties who seek...

...transactions outside of the banking system in cyberspace.

In a 1990 case in which a **transferor** bank sued a **transferee** bank challenging the **transferee's** failure to reverse an erroneous electronic transaction, the court concluded that neither the UCC nor the Electronic Funds **Transfer** Act governed and sought to decide the case on common law negligence grounds. The court stated that an electronic funds **transfer** is not within Article 3 of the UCC because it is not a signed negotiable instrument and, although the language of Article 4 "could be stretched to include electronic funds **transfers**, they were surely not within the contemplation of the draftsmen." The court concluded that "the Uniform Commercial Code does not apply to Electronic Funds **Transfers**, except perhaps by analogy."

TRUTH IN SAVINGS ACT

The Truth in Savings Act requires banks...

...version of these crimes.

The Right to Privacy Act protects bank customers from unauthorized government **access** to their financial records, but would not apply to non-bank operators of electronic banking...and other services? Which state's disclosure laws will apply?

REGULATORY POLICY ISSUES

The gathering, **transferring**, and storing of money by unregulated entities operating outside of the existing bank regulatory framework...

...of the Bank Holding Company Act if the system does not receive deposits but merely **transfers** money electronically. Such a company would not be subject to the Act's restrictions and...

...make required settlement payment or failure of the processor to provide necessary settlement records, forcing **participants** to reconstruct transactions.

The supervisory statement also addresses the risks of financial failure of the network operator and inadequacy of internal controls, enforcement of standards, and **review** of transactions processed, as well as poorly written **contracts** inadequately defining **participants'** liabilities and responsibilities which could create potential losses for **participants**.

The supervisory statement also provides guidelines for financial institutions to follow when participating in network...

...covering personnel, security controls, operations, and disaster recovery, adequate fidelity and business-interruption insurance, physical **access** restrictions, encryption of critical data elements (such as personal identification codes), software **access** controls, file backup and disaster planning, audit trails sufficient to trace transactions through the system...Act prohibition against interstate branching. An automated teller machine (ATM) or other electronic banking system **transferring** money across state lines could be deemed to involve illegal branching.

A bank taking deposits...

...under the Investment Company Act of 1940.

INTERNATIONAL LAW

The ability of foreign users to **access** the Internet and other electronic communications systems raises complex issues as to which law applies...

...If, as has been predicted, more than 100 million people around the world will have **access** to financial services via the Internet and other electronic means by the year 2000, these...

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00262680 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
Official staff commentary on Regulation Z adopted

Apr 1995  
Word Count: 03204

**ARTICLE REFERENCE NUMBER:**

...primarily for services related to items listed in Section 226.4(c) (7) (such as **reviewing** or completing **documents**), even if other incidental services, such as explaining various **documents** or disbursing funds for the **parties**, are performed. This is an exception to the general rule on the treatment of lump...relates to the timing of initial disclosures when a creditor offers consumers an option to **transfer** outstanding balances with other creditors as part of a preapproval or general solicitation of an...  
...plan. The Commentary requires creditors to comply with the initial disclosure requirements before the consumer **authorizes** the balance **transfer**, to ensure that consumers receive initial disclosures before the first transaction is made under the...  
...comply by establishing a procedure under which a consumer could cancel or reverse the balance **transfer** after receiving initial disclosures. However, it permitted a creditor to comply with the initial disclosure requirements under Section 226.6 by delaying the requested **transfer** for a period of time after the initial disclosures are sent, to ensure that the initial disclosures are received by the consumer before the **transferred** balance is applied to the new plan.  
"Other Charges" on Initial Disclosure Statement. Comment 6...

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00255683 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Teamwork and the product-policy partnership**

Feb 1995  
**Word Count: 02940**

**ARTICLE REFERENCE NUMBER:**

...flashy financing from IPOs and private placements.  
This one-two punch of disintermediation and market **access** has cast us bankers into the less glamorous role of discount money wholesaler. As long...  
...credit card from a nonbank, and mutual fund investment at an insurance company.  
We still **send** our customers subtle messages to shop around. Business Weeks October 31, 1994, issue reported that...last recession taught many of us how important it is to have legally sound loan **documentation**. Our consumer lenders have been using standard **documentation** prepared and **reviewed** centrally for a long time.  
If a few well-trained people are preparing **documentation** frequently, the result is likely to be quick and accurate **documents**. Better-quality **documents** mean the **review** effort can be shifted from 100 percent to sampling, say, at 10 percent.  
Instead of a doc prep clerk in every office and a **documentation review** specialist watching over four or five offices, a 50-branch bank can reduce its 50 doc prep staff and 10 doc **review** specialist



**group** to three or four prep specialists and one or two **reviewers**. If the **documentation** forms are standardized, this smaller **group's** ability to fill them out and **review** them quickly and accurately is further enhanced.

Software and hardware for commercial loan **documentation** preparation is now readily available from several reputable vendors. The software is so sophisticated that...

13/6.K/36 (Item 27 from file: 268)

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00252095 (USE FORMAT 7 OR 9 FOR FULLTEXT)

### Software introductions

Dec 1994

Word Count: 02089

### ARTICLE REFERENCE NUMBER:

### Abstract:

...Eastern Software Inc. allows the user to track an unlimited number of documents that are **accessed** and linked via pop-up menus, thereby reducing data entry. The CAPTOOL Professional Investor portfolio...

...to correspondent bank reporting services, and a position report for determining and initiating required funds **transfers**.

Due From Account Management System runs in the DOS and Windows operating environments and Novell...

...to separately identify them in accounting and management reports.

#### Features:

- \* A pricing database,
- \* Electronic Funds **Transfer**,
- \* Electronic UCC Filings,
- \* Investor participation,
- \* Remarketing,
- \* The ability to handle additional financing types (e.g...

...Plus--document image processing allows you to track an unlimited number of documents which are **accessed** and linked via pop-up menus--reducing data entry. You can customize the documents via a setup routine to reflect your bank's requirements. You can **group documents** in up to 99 classes (99 **documents** per class) so that only required **documents** of a specific type are examined during a **review**. The result is a hierarchical numeric filing system that automatically presents you with all the...

...to look up collateral values to answer phone inquiries or for periodic portfolio valuations.

#### Features:

- \* **Accesses** the latest N.A.D.A. Used Car Guide valuations,
- \* Bases valuations on make, year...

...define the accounting interface. You can then import, export, and standby letters of credit, and **send** these letters of credit via

modem, telex, or SWIFT format. You can also create, **send**, and receive amendments.

Features:

- \* On-line help,
- \* Checks client credit status,
- \* Automatic LC generation,
- \* Preset...The Reporter.

The system supports user IDs and passwords. You can restrict users from having **access** to specific functions.

The system is continuously updated to reflect the latest rules and regulations...

...menu forms, and navigate by buttons or command line.

The Report Wizard adds to standard **Access** report

13/6.K/37 (Item 28 from file: 268)

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00245622 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Weathering a problem loan**

Nov/Dec 1994

**Word Count:** 03102

**ARTICLE REFERENCE NUMBER:**

...should be given to provisions outlined in the lockbox agreement or restrictions on rights of **access** to the borrower's premises or to obtain additional information from the client. Subordination agreements...

...interest or principal during default or when cash flow is thin. Landlord waivers should assure **access** to the collateral and exist for the inventory locations rented by the debtor. Participation and...will be critical in compiling problem loan reports, justifying the loan's current credit rating, **transferring** the loan to the special loans department and in itemizing your concerns with your borrower...or nonmonetary defaults would tarnish the good faith impression that you're trying to establish.

**Documentation**

Since your customer's credit file will be **reviewed** by your peers, bank examiners and possibly other third **parties**, the contents of this file is extremely critical in evaluating the loan's credit rating ...

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00243874 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Dissecting a wire transfer agreement in the wake of UCC 4A**

May/Jun 1994

Word Count: 03580

## Dissecting a wire transfer agreement in the wake of UCC 4A

### ARTICLE REFERENCE NUMBER:

#### Abstract:

...With Article 4A of the Uniform Commercial Code (UCC 4A). As treasury managers negotiate wire **transfer** agreements with their banks, the key factors to consider are equity, what makes business sense...  
...4A. They should make sure their companies are treated fairly by: 1. reading their wire **transfer** agreements, 2. understanding the rights they have under UCC 4A, 3. dealing with bankers who...

#### Text:

...4A of the Uniform Commercial Code (UCC 4A), the first comprehensive law to govern wire **transfers** and commercial automated clearing house (ACH) credits My initial involvement began in the fall of...

...Committee's first assignment was to write a booklet explaining how corporations can negotiate wire **transfer** agreements In our information search, we came across UCC 4A quite by accident. A review...

...they had received from a major Texas bank regarding changes to the bank's wire **transfer** agreements. The letter stated that the agreements were being modified to conform with UCC 4A...

...the customer.

Therefore I felt I had an obligation to inform corporate users of wire **transfer** services of their rights under the Article. I enlisted Dean Loehr of Dean V. Loehr...

...some agreements written by their legal counsel. Banks have tremendous exposure in dealing with wire **transfers** We are not advocating that they write agreements that would put them in jeopardy, However...

...that is in UCC 4A and some language that is becoming increasingly common in wire **transfer** agreements. In some examples, the language has been taken from different bank agreements

Example #1...

...customer expressly agreed in writing to be bound by any payment order, whether or not **authorized**, issued in its name and accepted by the bank in compliance with the security procedure...

...the circumstances in which a bank can shift liability to a customer for unauthorized wire **transfers**, if the can prove the following: (Note: These are the banks' burden of proof.)

1...

...Article 4A Section 203 provides that a company may avoid liability for an unauthorized wire **transfer** only if it can prove that the company was not at fault. The company must prove a negative: a third-party interloper did not gain **access** to the system through breach of security caused by the company. As this clearly indicates...It reads:  
#1 ". . .in writing within 3 business days after receipt by customer

of the **transfer** confirmation."

#2 Sec.1B. Use its best efforts to provide. . . . .a daily advice regarding each completed funds **transfer**. . .Customer will review promptly. . .and shall report. . .any discrepancies. . .within thirty (30) calendar days from...

...to report errors to their banks.

One of my favorite examples is :

". . .upon making a **transfer**, the bank shall mail to the customer. . .the following bank business day, a confirmation. . . the...

...the non-receipt of such confirmation by the fifth (5) business day following the requested **transfer**, and the bank agrees to mail to the customer a duplicate confirmation. . .the bank business...

...brought to the attention of the bank within ten (10) business days following the requested **transfer**.

In many companies, the bank confirmation is mailed directly to the Accounting Department for internal control purposes. The Treasury Department that initiated the wire **transfer** never sees the confirmation. This gives the customer a total of 10 days to discover...

...to be given when received and accepted by an appropriate person in bank's funds **transfer** division and bank has had a reasonable opportunity to act on it and, if by...

...In some cases, a false number could result in fraud. A thief could issue g **transfer** to the account of XYZ Company account #12345, while the real beneficiary was intended to...the bank can prove that it gave notice to the customer that it was making **transfers** on the basis of account numbers even though the number identified a person different from...

...a few examples of some of the language used in UCC 4A and in wire **transfer** agreements.

4A PROVISIONS THAT MAY NOT BE CHANGED

Article 4A also has some provisions that...

...the beneficiary's bank and to recover damages if payment is not made.

Most wire **transfer** agreements are long and written in legalese. They are contractual and can be negotiated, except...

...If companies choose to negotiate agreements, they should read and understand the language in those **documents**. After a **review**, they will most likely want to negotiate the agreements with their banks. They should keep in mind that their agreement is a **contract** between them and their banks As such, the final contract should be agreeable to both **parties**.

During the last 10 years, the process of negotiating funds **transfer** agreements has changed dramatically. Ten years ago, a corporate user would just call up his banker and initiate a wire. Banks began to give wire **transfer** agreements to customers to sign and many companies signed them, usually without reading them in...

...Regulation J Part of the compliance process is to ensure that banks have a wire **transfer** agreement for each customer. This has resulted in banks requiring wire **transfer** agreements If there are no agreements, they are imposing heavy surcharges for wires they process...

...agreement relieving them of any and all losses if customers refuse to sign a wire **transfer** agreement. Banks are reviewing customer relationships based on the profitability of those relationships. If they...

...key contact at the bank. This person usually does not have detailed

knowledge of wire **transfer** agreements. He or she generally receives briefing on UCC 4A from the treasury management officer...

...sales contact and may or may not have detailed knowledge of UCC 4A.

- \* The funds **transfer** product manager. He or she is the person responsible for the product's performance and profitability. He or she works with the bank's legal counsel on getting the funds **transfer** agreement to the customer and the resulting negotiations. This person's knowledge of UCC 4A is usually very high.

- \* The funds **transfer** department staff. These individuals will occasionally **send** mailings to customers about changes in security procedures or wire agreements. The product manager should...

...on agreements as these agreements currently are being written.

Some companies develop their own wire **transfer** agreements and

...In summary, to make sure that they are treated fairly, companies should:

- \* Read their wire **transfer** agreements.
- \* Understand the rights they have under UCC 4A.
- \* Deal with bankers who are knowledgeable...

...information regarding UCC 4A.

This article has covered only some of the issues affecting wire **transfer** agreements. As companies read their agreements and negotiate with their banks, the key factors to...

...Associates, a cash management consulting group based in Houston. She has written and negotiated wire **transfer** agreements for companies and has more than 20 years of experience in lending, cash management...

**Descriptors: ...Wire transfer;**

**Geographic Names:**

13/6.K/39 (Item 30 from file: 268)

DIALOG(R)File 268: Banking Info Source

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00243532 (USE FORMAT 7 OR 9 FOR FULLTEXT)

**Re-engineering CS First Boston**

May 1994

Word Count: 05983

**ARTICLE REFERENCE NUMBER:**

...staff are moving between regions and disciplines more than ever before.

Issues like compensation, formal **review** processes, career planning and management information systems all play to Wheat's strengths. His ability to build **team** spirit, motivate people and inspire loyalty is well **documented**. One banker who used to work with him says: "Allen has the ability to convince...firm's reach among fixed-income investors around the world. "For companies that need to **access** capital markets globally, CS First Boston is one of the better balanced firms," says Steven...

...of an equity culture in Europe than in the US. According to Al Jackson, who **transferred** to Europe from the US in September to reorganize equity sales and trading, "there was...

13/6.K/40 (Item 31 from file: 268)  
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00243337 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Merry-go-round turns attention back to sale of unsecured claims**

May 1994  
**Word Count:** 01698  
**ARTICLE REFERENCE NUMBER:**

...How much information does your buyer have? Is your buyer in a position to have **access** or special privy to unique information about the reorganization structure or company finances? Remember, if...

...in analyzing the "Who's" and "What's" of valuing your claim? First, you can **review** the **documents** on file with the court and monitor the debtor's proceeding. It is not uncommon at hearings in major bankruptcy proceedings to see numerous "interested **parties**" taking copious notes on the events of the hearing. And, a plethora of information can...

...case. In accordance with Bankruptcy Rule 3001, with respect to non-publicly traded debt, all **transfers** of claims which take place after the filing of a proof of claim will be noted on the docket and evidence of the **transfer** filed with the court. While this may not tell you the price at which the claim was **transferred**, it will reveal who is buying claims.

In addition, you can call counsel. The bankruptcy...

...and, to a certain extent, evolving custom. This rule makes certain distinctions based on whether **transfer** was before or after the filing of a proof of claim and whether the **transfer** was unconditional or for security. The burdens under this rule are generally on the buyer to file certain evidences of **transfer** or file the actual proof of claim with the court. Aside from compliance with Bankruptcy...

...claim buyer will commonly require the seller to execute a separate assignment of claim or **transfer** agreement. These are generally negotiated documents wherein, like price, the terms of the assignment may ...

13/6.K/41 (Item 32 from file: 268)  
DIALOG(R)File 268: Banking Info Source  
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00241836 (USE FORMAT 7 OR 9 FOR FULLTEXT)  
**Electronic funds transfer risks: ACH risk issues and control procedures**

1994

Word Count: 03103

## Electronic funds transfer risks: ACH risk issues and control procedures

### ARTICLE REFERENCE NUMBER:

#### Abstract:

Electronic data interchange is the most prevalent method that financial institutions use to **transfer** funds. While affording convenience and speeds, EFT also involves potentially serious problems, requiring financial institutions...

Electronic Data Interchange is the most prevalent method that financial institutions use to **transfer** funds. In the U.S., an estimated \$500 billion is **transferred** among financial institutions daily. While affording convenience and speed, Electronic Funds **Transfer** (EFT) also involves potentially serious security problems, requiring financial institutions to take special precautions in...

...The advent of information technology ushered in the paperless payment system among businesses. This paperless **transfer**, called Electronic Funds **Transfer** (EFT), is initiated by one party, passed through to the party's bank, dubbed ODFI...

...is a computer-based network that enables the initiation, approval, execution and recording of payment **transfers** through electronic impulses and machine-sensible data-often leaving no physical audit trail. Financial institutions...

...Two basic types of ACH transactions exist: ACH credits and ACH debits. ACH credit transactions **transfer** funds from the transaction's Originator to Receiver. Such transactions include the direct deposit of...

...corporate electronic data interchange (EDI) payments, and Federal Government Vendor Express Payments. ACH debit transactions **transfer** funds from the Receiver's to the Originator's account. Examples of ACH debit applications...

...initiated either by a financial institution's employee or by an interloper who gained unauthorized **access** to a system.

SYSTEMIC RISK. The risk that the inability of one participant to the ...

...accountability of ACH data, such data should be secured in electronic or paper form, limiting **access** to data to **authorized** personnel. Financial institutions should use both hardware and software controls to help generate an audit...

...The financial institution should also ascertain that each customer data is isolated and prohibit joint **access** to several accounts within the system.

Financial institutions should strengthen the physical security controls of...proper confirmation of files by using such methods as input due schedules, daily scheduled file **transfers**, positive acknowledgments, daily balancing and reconciliations. The originator should provide input due schedules to the...

...incoming ACH transactions based on a schedule and should contact the originator if any unscheduled **transfers** occur. Originators should also supply the ODFI with a time range for **sending** the projected ACH files.

The ODFI should provide the originator with a positive acknowledgment

that...

...ACH transactions. In EFT or electronic data interchange (EDI) transactions, fraudulent transactions can occur through **access** to unprotected data terminals or disk files, or through the interception of data that are...

...activities by segregating operational, data entry and documentation procedures; developing sound personnel practices; limiting physical **access** to the computer, data terminals, communications and ACH operations areas; insuring that computer personnel have no **access** to the plastic cards or personal identification numbers issued to customers; conducting key exchanges in...

...transactions, including maintaining a well-trained staff and documenting operational procedures in up-to-date, **accessible**, easy-to-use manuals. The National Automated Clearing House Association (NACHA) has developed several do...

...is involved with fraudulent activity.

\* Do change passwords, user ID's, locks and other physical **access**, and collect the employee's badge or employee ID after use. Companies also should maintain...

...in unmarked buildings without windows. Floor plans or blueprints should be kept in secure locations **accessible** only to those with a legitimate need to know such information. Organizations can increase the...

...12345" in such numbers; periodically forcing users to change passwords (e.g., monthly); and denying **access** to users entering more than four or five invalid passwords--to prevent random guessing of passwords.

Financial institutions should limit **access** to sensitive operational sites to **authorized** personnel. Employees should always be required to wear picture badges. Within the secured area, **access** to sensitive equipment, such as the computer console, computer circuitry, the network control center and data entry terminals, should be protected further by **access** controls or device locks. **Access** controls include user ID's and passwords that limit **access** to selected functions. For example, at a console or terminal, some user ID's might paper listings and microfiche should be kept in secure storage areas, limiting **access** to **authorized** personnel. Backup copies of data files should be stored at separate sites. Both primary and backup sites should be secure from hazards such as flood and fire. Besides limiting **access** to storage devices, it should also be limited to data in transit and to production...

...or user ID's, and setting up files for read-only or read-and-write **access**.

Limiting **access** to data in transit (e.g., data files transmitted electronically between ACH participants) can be...

...a financial institution and its ACH operator can be encrypted by a device at the **sending** point and deciphered by a companion device at the receiving point.

2. AUTHENTICATION is a process of ensuring that data content has not been altered between the **sending** and receiving points. Like encryption, authentication can be done by hardware or software. The New...

...device checks to ensure that ACH file content was not altered after it left the **sending** device.

Companies can also take advantage of the emerging forms of message



authentication to supplement...

...replace data passwords.

Financial institutions should also control all changes to software and data. An **authorized group** separate from the developers of the software and data should test all changes before they are installed. Changes should be **documented** and **reviewed**, while retaining prior versions of change programs for use if it becomes necessary to back ...

...they are sent. The entity can require at least two employees' inputting their passwords to **authorize** an EFT exceeding a predetermined limit.

SYSTEMIC RISK

Systemic Risk relates closely with credit risk...

...passed by the Federal Reserve Board of Governors in order to implement the Electronic Fund **Transfer** Act of 1978 (EFTA). The EFTA establishes the basic rights, liabilities, and responsibilities of consumers who use electronic fund **transfer** services and of financial institutions that offer these services.

UNIFORM COMMERCIAL CODE (UCC) ARTICLE 4A...

...originator's bank. Developed, in part, to establish a comprehensive body of law for wire **transfers**, Article 4A is applicable to wholesale (business to business) ACH credit transactions and certain consumer...

...compliance with ACH rules. Before issuing their opinions, auditors should ensure that entries are properly **authorized** and submitted into the ACH system in order to effect the **transfer** of funds on the appropriate date. Termination of the origination of entries should be made ...

...ACH batch files to the information found in the main database.

CONCLUSION

Parties to ACH **transfers** must understand the risks the activity entails, lest they expose the financial institution and its...With the proliferation of EDI in general and EFT in particular, organizations that initiate ACH **transfers** should take proper precautions. Financial institutions that implement new information systems should integrate the precautions...

13/6.K/42 (Item 1 from file: 626)

DIALOG(R)File 626: Bond Buyer Full Text

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0207753

## **NEW PRODUCTS: Florida Finance Officer Develops Paperless Net-Based Document Manager**

November 25, 1998

### **Text:**

...of Digital WorkGroup, Givens has created a software package and service that enables geographically-dispersed **groups** to circulate documents on a secure system tied to the Internet.

Similar to the **document** management system called IntraMuni developed by IntraLinks Inc., Digital WorkGroup allows members of a negotiated underwriting **team**, bond counsel, and the issuer to create, edit, and **review documents** on its custom-built site.

Digital WorkGroup and IntraMuni are helping the municipal market drive ...

...amount of time spent wading through a sea of paper.

"There is no need to **send** me 50 pages, when all I care about is 10," he said.

Building on the...

...links employees of a firm, Digital WorkGroup provides a temporary central site that members can **access** as they revise documents on a bond issue.

The program works like this:

- \* A group of professionals would engage the company to set up a temporary site that can be **accessed** during the crafting of preliminary official statements, bond resolutions, and other documents.

- \* When a municipal...  
...a document, that official can simply click an icon on his or her computer to **access** the site.

- \* Once they enter a password, the officer will highlight the document file, make...

...to the file to indicate the edits and updates to other members of the bond **team**.

A built-in check list ensures that the appropriate professionals read and **review** the draft **documents** they need to see as the deal moves toward the final stage.

"You (do not...

13/6.K/43 (Item 2 from file: 626)  
DIALOG(R)File 626: Bond Buyer Full Text  
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0171734  
**Midwest Bond Watch**

December 13, 1995

**Text:**

...to state Rep. Beverly Hammerstrom, R-Bedford, who sponsored the bill.

The new law officially **authorizes** townships and villages to enter into those contracts, which generally specify that the individual communities...

...The Hamilton County Board of Commissioners has awarded Philadelphia-based Public Financial Management a consulting **contract** to work on financing new stadiums for two of Cincinnati's professional sports **teams**.

According to Mitchell Zeits, a senior managing consultant with the firm, consultants will be **reviewing** financing plans and leasing options for the Cincinnati Bengals football team and the Cincinnati Reds...also hoping to convince the federal government to hold off on allowing Milwaukee County to **transfer** ownership of the proposed stadium site to the state. The land slated for the stadium...

13/6.K/44 (Item 3 from file: 626)  
DIALOG(R)File 626: Bond Buyer Full Text  
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0164363  
**MIDWEST BOND-WATCH**

July 12, 1995

**Text:**

...its search for a financial adviser as early as next month when it expects to **send out** a request for proposals.

Nicholas Jannite, the authority's finance manager, said a firm...

...years to assist the authority with bond issues for \$2.4 billion of tollway projects **authorized** by the Illinois General Assembly in 1993.

He said he expects to **review** a draft of the request for proposals "shortly."

The authority has been without a financial adviser since last August when it did not renew a one-year **contract** with Public Sector **Group**.

The authority's first bond-financed project under the 1993 authorization is a 12.5...to realize their full potential," said Joseph Driskill, director of the department.

Though the bill **authorizes** continuation of some tax breaks, it stipulates that all such programs be subject to approval...

13/6.K/45 (Item 4 from file: 626)  
DIALOG(R)File 626: Bond Buyer Full Text  
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0150796

## Text of SEC Proposed Rules for Disclosure

March 14, 1994

### Text:

...by means of a  
"fraudulent, deceptive, or manipulative act or practice."<sup>8</sup> This section specifically **authorizes** the Commission to promulgate rules and regulations to define, and prescribe means reasonably designed to **accessible**.

The proposed amendments to Rule 15c2-12 will assist brokers, dealers, and municipal securities dealers...

...on the availability of current issuer information. By providing an efficient and timely means of **access** to disclosure, the proposed amendments will ensure that information will be available in the future...

...be to its bondholders, all participants in the municipal securities market will benefit from having **access** to this information.

Comment is requested on the use of a written agreement or contract...to provide. The proposed amendment is intended to allow this information to be obtained and **reviewed** through any means of dissemination used by **participants** in the municipal securities market.<sup>19</sup> While the information may be available from **documents** placed in a NRMSIR, this may not be the only source of information. Thus, to...on the issuers from which it will accept official statements or related information; (5) provides **access** to the documents deposited with it to anyone willing and able to pay the applicable...

...index by the MSRB for informing the municipal securities market of where an issuer is **sending** its secondary market disclosure. Comment is requested on the feasibility of expanding this provision to...

...NRMSIRs. In addition, comment is requested on whether the proposal should designate specific methods for **sending** information

to  
NRMSIRS.

Since the Commission adopted Rule 15c2-12, the Division of Market Regulation...from which it will accept information unless it is a single state repository; (4) provide **access** to the documents to anyone willing and able to pay the applicable fee; (5) charge...

13/6,K/46 (Item 5 from file: 626)  
DIALOG(R)File 626: Bond Buyer Full Text  
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0112296

### **The GFOA's Draft Guidelines for Municipal Bond Disclosure (Part 2)**

August 1, 1990

#### **Text:**

...introductory section of official statements. These Guidelines recommend uniformity of presentation to assist the various **parties** in their **review** of **documents** and to facilitate the development of a repository system. It is recommended that there be...eligible for custodial deposit with a registered securities depository, identifying the depository.

(e) Limitations on **transfer** or on the manner of offering the securities.

(f) Legends, if any, required under state...  
...all relevant information is contained in the official statement, and no one should be given **access** to information that is not or will not be made available generally to others upon...

13/6,K/47 (Item 1 from file: 267)  
DIALOG(R)File 267: Finance & Banking Newsletters  
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04559177  
**Newsbytes**

December 1,1999

**Word Count:** 305

(c) SECURITIES DATA PUBLISHING All Rts. Reserv.

...are finding it an easy way to complement traditional offerings with various work-life benefits **accessible** from their desktops. The company's "Worksite Virtual Marketplace" offers a range of value-priced...

**Text:**

...are finding it an easy way to complement traditional offerings with various work-life benefits **accessible** from their desktops. The company's "Worksite Virtual Marketplace" offers a range of value-priced...

...a plan and print out announcements for the employees in less than five minutes. Consultants **review** all plan requests then **send** the client the plan **documents** by overnight service within 72 hours.

**Participants** can invest money in up to 50 mutual funds and then track their accounts, trade...

13/6.K/48 (Item 2 from file: 267)  
DIALOG(R)File 267: Finance & Banking Newsletters  
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00026184

**Online System Eases Documentation Procedures**

June 9, 1997

**Word Count:** 626

(c) INVESTMENT DEALERS DIGEST All Rts. Reserv.

**Text:**

...the deal-making process - documentation procedures.

The new system, called Secure Electronic Net Document Delivery (**SENDD**), will allow investment bankers to communicate with all of a deal's participants when drawing up the relevant documents. Instead of **sending** paper copies of documents via overnight mail to out-of-the-way regions of the globe, then waiting 24 to 48 hours for a response, bankers can employ **SENDD**.

Preliminary documents, even form documents, can be sent to Donnelley's Hudson, Mass.-based Integrated...

...documents, the lead manager of the working group can deposit the documents directly into the **SENDD** system.

Passw**ac**cessothe site will be e-mailed to members of the working **group**. The message will contain a hyperlink that will allow them to upload the documents to their PC's. Multiple users can work on the **documents** simultaneously, Freeland pointed out.

Wh**group**chember has finished making his changes, the **documents** are then sent back to the deal's lead manager - and controller of the site - for **review**. "The file then has to be uploaded back to the deal manager and that person..."

...s security features. It has four levels of clearance so that bankers can further control **access** to the site. "We designed it to be as completely transparent to the working group as we possibly could," he said.

The system **accessed** from any personal computer and modem connection. No special hardware or software is required and...

...choose."

Considering that bankers typically make three to five document revisions per deal, Freeland estimated, **SEND** has the potential to offer substantial savings in both time and money. The Securities and...continue through July 1. Beta testing of the more complex editing and proofing portion of **SEND** is scheduled to begin in the fourth quarter, and the system will go live thereafter...

...a demonstration site to be functioning within several weeks. The Internet address is: <http://www.sendd.com>.

R.R. Donnelley Financial's site is: <http://www.rrdfin.com>. - Lisa Tibbitts

## ? DS

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	625	2	
	268	72	
	626	8	
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S3	36		S1 AND (ALERT? OR TRIGGER?)
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	626	2	
	267	3	
S6		60	S1 AND PLAN
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	625	0	
	268	1	
	626	0	
	267	0	
S7		1	S1 AND (FINANCIAL (5H) PLAN)
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	625	0	
	268	9	
	626	0	
	267	0	
S8		10	S1 AND CALENDAR
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	625	0	
	268	0	
	626	0	
	267	0	
S9		0	S1 AND (PREVIOUS (5H) UPDATE)
	608	0	
	625	0	
	268	0	
	626	0	
	267	0	
S10		0	AU=ROBB, PAUL
	608	0	
	625	0	
	268	0	
	626	0	
	267	0	
S11		0	AU=ROBB, P?
	608	7	
	625	2	
	268	34	
	626	5	
	267	3	
S12		51	S1 NOT S2
	608	7	
	625	2	
	268	32	
	626	5	
	267	2	
S13		48	RD (unique items)
	608	0	
	625	0	
	268	0	
	626	0	
	267	0	
S14		0	S9 NOT S2
	608	0	
	625	0	
	268	0	
	626	0	
	267	0	
S15		0	RD (unique items)



## ? B NFTEXT

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$1.07 INTERNET
$28.79 Estimated cost this search
$222.48 Estimated total session cost 64.251 DialUnits

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SYSTEM:OS - DIALOG OneSearch
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    (c) 2010 The HW Wilson Co.
File 2:INSPEC 1898-2010/Sep W3
    (c) 2010 The IET
File 583:Gale Group Globalbase(TM) 1986-2002/Dec 13
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File 475:Wall Street Journal Abs 1973-2010/Sep 29
    (c) 2010 The New York Times
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    (c) 2010 JPO & JAPIO
File 256:TecTrends 1982-2010/Sep W3
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Set  Items  Description
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Processing

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99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
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    1400 PARTIE?
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    46322 GROUP????
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            TRANSFER?))

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    31533 CONTRACT??

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  52434 ACCESS???
  1030 AUTHORIZE???
    0 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
      (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
      AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
      TRANSFER?))

474: New York Times Abs_1969-2010/Sep 29
  65549 CONTRACT??
24825 DOCUMENT????????
262717 REVIEW???
  5710 PARTICIPANT????
19667 PARTIE?
64077 TEAM????
165636 GROUP????
  83 REVIEW????(15N)(CONTRACT?? OR
    DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
    PARTICIPANT????) OR PARTIE?)
  15409 ACCESS???
  9003 AUTHORIZE???
24487 SEND???
13478 TRANSFER?
  0 ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
    (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
    AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
    TRANSFER?))

475: Wall Street Journal Abs_1973-2010/Sep 29
  37807 REVIEW???
57658 CONTRACT??
  4253 DOCUMENT????????

```

# Save-2010-09-29\_131709

```

1076 PARTICIPANT????
2982 PARTIE?
7167 TEAM????
77678 GROUP????
13 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
5710 SEND????
3752 TRANSFER?
5635 ACCESS???
3961 AUTHORIZE????
0 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

347: JAPIO_Dec 1976-2010/Jun(Updated 100924)
1415 REVIEW????
37468 CONTRACT??
61170 DOCUMENT????????
684 TEAM????
2203 PARTIE?
2513 PARTICIPANT????
472518 GROUP????
6 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
119704 ACCESS???
1534 AUTHORIZE????
155661 SEND????
519153 TRANSFER?
0 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

256: TecTrends_1982-2010/Sep W3
1651 REVIEW????
629 CONTRACT??
1969 DOCUMENT????????
261 PARTIE?
278 PARTICIPANT????
1704 TEAM????
5037 GROUP????
10 REVIEW????(15N) (CONTRACT?? OR
DOCUMENT????????) (15N) (((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
1257 SEND????
940 TRANSFER?
5197 ACCESS???
133 AUTHORIZE????
0 ((REVIEW???? (15N) (CONTRACT?? OR DOCUMENT????????) (15N)
(Team???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
TRANSFER?))

TOTAL: FILES 35,65,99 and ...
923471 REVIEW????
452249 CONTRACT??
345130 DOCUMENT????????
183461 TEAM????
2166335 GROUP????

```

# Save-2010-09-29\_131709

```

167587 PARTICIPANT????
63885 PARTIE?
2024 REVIEW????(15N)(CONTRACT?? OR
DOCUMENT????????)(15N)((TEAM???? OR GROUP????) OR
PARTICIPANT????) OR PARTIE?)
682738 ACCESS????
21286 AUTHORIZE????
236680 SEND????
1356714 TRANSFER?
s1      7  ((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (15N)
            (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?))
            AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR
            TRANSFER?))

```

? s pd>20000609

Processing  
Processing  
Processing  
Processing

```

35: Dissertation Abs Online_1861-2010/Aug
>>>Prefix "PD" is undefined
      0 PD>20000609

65: Inside Conferences_1993-2010/Sep 29
>>>Prefix "PD" is undefined
      0 PD>20000609

99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
    756312 PD>20000609

2: INSPEC_1898-2010/Sep W3
   4685850 PD>20000609

583: Gale Group Globalbase(TM)_1986-2002/Dec 13
    635319 PD>20000609

474: New York Times Abs_1969-2010/Sep 29
    803711 PD>20000609

475: Wall Street Journal Abs_1973-2010/Sep 29
    388142 PD>20000609

347: JAPIO_Dec 1976-2010/Jun(Updated 100924)
    3418266 PD>20000609

256: TecTrends_1982-2010/Sep W3
    25564 PD>20000609

TOTAL: FILES 35,65,99 and ...
      S210713164 PD>20000609

```

? s s1 and (alert? or trigger?)

```

35: Dissertation Abs Online_1861-2010/Aug
    3 S1
    1887 ALERT?
    11758 TRIGGER?
    0 S1 AND (ALERT? OR TRIGGER?)

65: Inside Conferences_1993-2010/Sep 29
    0 S1
    944 ALERT?
    4105 TRIGGER?
    0 S1 AND (ALERT? OR TRIGGER?)

99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
    0 S1
    1210 ALERT?
    4096 TRIGGER?
    0 S1 AND (ALERT? OR TRIGGER?)

2: INSPEC_1898-2010/Sep W3
    4 S1
    6549 ALERT?
    51206 TRIGGER?
    0 S1 AND (ALERT? OR TRIGGER?)

583: Gale Group Globalbase(TM)_1986-2002/Dec 13
    0 S1
    2399 ALERT?
    2428 TRIGGER?
    0 S1 AND (ALERT? OR TRIGGER?)

474: New York Times Abs_1969-2010/Sep 29
    0 S1
    4287 ALERT?
    1963 TRIGGER?
    0 S1 AND (ALERT? OR TRIGGER?)

475: Wall Street Journal Abs_1973-2010/Sep 29
    0 S1
    767 ALERT?
    1834 TRIGGER?
    0 S1 AND (ALERT? OR TRIGGER?)

347: JAPIO_Dec 1976-2010/Jun(Updated 100924)
    0 S1
    1109 ALERT?
    27606 TRIGGER?
    0 S1 AND (ALERT? OR TRIGGER?)

256: TecTrends_1982-2010/Sep W3
    0 S1
    528 ALERT?
    239 TRIGGER?
    0 S1 AND (ALERT? OR TRIGGER?)

TOTAL: FILES 35,65,99 and ...
      7 S1
    19680 ALERT?
    105235 TRIGGER?
    S3 0 S1 AND (ALERT? OR TRIGGER?)

```

? s1 and (financ? (25n) advisor?)

35: Dissertation Abs Online\_1861-2010/Aug  
     3 S1  
     60087 FINANC?  
     5013 ADVISOR?  
     204 FINANC?(25N)ADVISOR?  
     0 S1 AND (FINANC? (25N) ADVISOR?)

65: Inside Conferences\_1993-2010/Sep 29  
     0 S1  
     19419 FINANC?  
     1822 ADVISOR?  
     18 FINANC?(25N)ADVISOR?  
     0 S1 AND (FINANC? (25N) ADVISOR?)

99: Wilson Appl. Sci & Tech Abs\_1983-2010/Jul  
     0 S1  
     19176 FINANC?  
     1702 ADVISOR?  
     33 FINANC?(25N)ADVISOR?  
     0 S1 AND (FINANC? (25N) ADVISOR?)

2: INSPEC\_1898-2010/Sep W3  
     4 S1  
     74602 FINANC?  
     5235 ADVISOR?  
     236 FINANC?(25N)ADVISOR?  
     0 S1 AND (FINANC? (25N) ADVISOR?)

583: Gale Group Globalbase(TM)\_1986-2002/Dec 13  
     0 S1  
     344973 FINANC?  
     6895 ADVISOR?  
     1482 FINANC?(25N)ADVISOR?  
     0 S1 AND (FINANC? (25N) ADVISOR?)

474: New York Times Abs\_1969-2010/Sep 29  
     0 S1  
     224935 FINANC?  
     9953 ADVISOR?  
     517 FINANC?(25N)ADVISOR?  
     0 S1 AND (FINANC? (25N) ADVISOR?)

475: Wall Street Journal Abs\_1973-2010/Sep 29  
     0 S1  
     114055 FINANC?  
     3121 ADVISOR?  
     318 FINANC?(25N)ADVISOR?  
     0 S1 AND (FINANC? (25N) ADVISOR?)

347: JAPIO\_Dec 1976-2010/Jun(Updated 100924)  
     0 S1  
     3786 FINANC?  
     66 ADVISOR?  
     4 FINANC?(25N)ADVISOR?  
     0 S1 AND (FINANC? (25N) ADVISOR?)

256: TecTrends\_1982-2010/Sep W3  
     0 S1  
     2005 FINANC?

```

257  ADVISOR?
16   FINANC?(25N)ADVISOR?
0    S1 AND (FINANC? (25N) ADVISOR?)

TOTAL: FILES 35,65,99 and ...
7    S1
863038 FINANC?
34064  ADVISOR?
2828  FINANC?(25N)ADVISOR?
S4     0    S1 AND (FINANC? (25N) ADVISOR?)

```

# ? s1 and (financ? or credit?)

```

35: Dissertation Abs Online_1861-2010/Aug
3    S1
60087 FINANC?
11542 CREDIT?
0    S1 AND (FINANC? OR CREDIT?)

65: Inside Conferences_1993-2010/Sep 29
0    S1
19419 FINANC?
2528  CREDIT?
0    S1 AND (FINANC? OR CREDIT?)

99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
0    S1
19176 FINANC?
2748  CREDIT?
0    S1 AND (FINANC? OR CREDIT?)

2: INSPEC_1898-2010/Sep W3
4    S1
74602 FINANC?
11292 CREDIT?
0    S1 AND (FINANC? OR CREDIT?)

583: Gale Group Globalbase(TM)_1986-2002/Dec 13
0    S1
344973 FINANC?
76924  CREDIT?
0    S1 AND (FINANC? OR CREDIT?)

474: New York Times Abs_1969-2010/Sep 29
0    S1
224935 FINANC?
64280  CREDIT?
0    S1 AND (FINANC? OR CREDIT?)

475: Wall Street Journal Abs_1973-2010/Sep 29
0    S1
114055 FINANC?
53291  CREDIT?
0    S1 AND (FINANC? OR CREDIT?)

347: JAPIO_Dec 1976-2010/Jun(Updated 100924)
0    S1
3786  FINANC?
4766  CREDIT?

```



```

0 S1 AND (FINANC? OR CREDIT?)
256: TecTrends_1982-2010/Sep W3
0 S1
2005 FINANC?
520 CREDIT?
0 S1 AND (FINANC? OR CREDIT?)

TOTAL: FILES 35,65,99 and ...
7 S1
863038 FINANC?
227891 CREDIT?
S5 0 S1 AND (FINANC? OR CREDIT?)

```

## ? s1 and plan

```

35: Dissertation Abs Online_1861-2010/Aug
3 S1
25050 PLAN
0 S1 AND PLAN

65: Inside Conferences_1993-2010/Sep 29
0 S1
7847 PLAN
0 S1 AND PLAN

99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
0 S1
12487 PLAN
0 S1 AND PLAN

2: INSPEC_1898-2010/Sep W3
4 S1
52692 PLAN
0 S1 AND PLAN

583: Gale Group Globalbase(TM)_1986-2002/Dec 13
0 S1
112549 PLAN
0 S1 AND PLAN

474: New York Times Abs_1969-2010/Sep 29
0 S1
90424 PLAN
0 S1 AND PLAN

475: Wall Street Journal Abs_1973-2010/Sep 29
0 S1
36327 PLAN
0 S1 AND PLAN

347: JAPIO_Dec 1976-2010/Jun(Updated 100924)
0 S1
17592 PLAN
0 S1 AND PLAN

256: TecTrends_1982-2010/Sep W3
0 S1
1304 PLAN

```

0 S1 AND PLAN

TOTAL: FILES 35,65,99 and ...

7 S1

356272 PLAN

S6 0 S1 AND PLAN

# ? s1 and (financial (5n) plan)

35: Dissertation Abs Online\_1861-2010/Aug

3 S1

34893 FINANCIAL

25050 PLAN

157 FINANCIAL (5N) PLAN

0 S1 AND (FINANCIAL (5N) PLAN)

65: Inside Conferences\_1993-2010/Sep 29

0 S1

11516 FINANCIAL

7847 PLAN

5 FINANCIAL (5N) PLAN

0 S1 AND (FINANCIAL (5N) PLAN)

99: Wilson Appl. Sci & Tech Abs\_1983-2010/Jul

0 S1

6223 FINANCIAL

12487 PLAN

47 FINANCIAL (5N) PLAN

0 S1 AND (FINANCIAL (5N) PLAN)

2: INSPEC\_1898-2010/Sep W3

4 S1

44986 FINANCIAL

52692 PLAN

203 FINANCIAL (5N) PLAN

0 S1 AND (FINANCIAL (5N) PLAN)

583: Gale Group Globalbase(TM)\_1986-2002/Dec 13

0 S1

251249 FINANCIAL

112549 PLAN

936 FINANCIAL (5N) PLAN

0 S1 AND (FINANCIAL (5N) PLAN)

474: New York Times Abs\_1969-2010/Sep 29

0 S1

57969 FINANCIAL

90424 PLAN

919 FINANCIAL (5N) PLAN

0 S1 AND (FINANCIAL (5N) PLAN)

475: Wall Street Journal Abs\_1973-2010/Sep 29

0 S1

48310 FINANCIAL

36327 PLAN

544 FINANCIAL (5N) PLAN

0 S1 AND (FINANCIAL (5N) PLAN)

347: JAPIO\_Dec 1976-2010/Jun(Updated 100924)

```

      0 S1
    3488 FINANCIAL
    17592 PLAN
      32 FINANCIAL(5N)PLAN
      0 S1 AND (FINANCIAL (5N) PLAN)

256: TecTrends_1982-2010/Sep W3
      0 S1
    1649 FINANCIAL
    1304 PLAN
      9 FINANCIAL(5N)PLAN
      0 S1 AND (FINANCIAL (5N) PLAN)

TOTAL: FILES 35,65,99 and ...
      7 S1
    460283 FINANCIAL
    356272 PLAN
    2852 FINANCIAL(5N)PLAN
    S7 0 S1 AND (FINANCIAL (5N) PLAN)

```

### ? s1 and calendar

```

35: Dissertation Abs Online_1861-2010/Aug
      3 S1
    1580 CALENDAR
      0 S1 AND CALENDAR

65: Inside Conferences_1993-2010/Sep 29
      0 S1
    327 CALENDAR
      0 S1 AND CALENDAR

99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
      0 S1
    480 CALENDAR
      0 S1 AND CALENDAR

2: INSPEC_1898-2010/Sep W3
      4 S1
    2253 CALENDAR
      0 S1 AND CALENDAR

583: Gale Group Globalbase(TM)_1986-2002/Dec 13
      0 S1
    1424 CALENDAR
      0 S1 AND CALENDAR

474: New York Times Abs_1969-2010/Sep 29
      0 S1
    2455 CALENDAR
      0 S1 AND CALENDAR

475: Wall Street Journal Abs_1973-2010/Sep 29
      0 S1
    342 CALENDAR
      0 S1 AND CALENDAR

347: JAPIO_Dec 1976-2010/Jun(Updated 100924)
      0 S1

```

```

3333 CALENDAR
    0 S1 AND CALENDAR

256: TecTrends_1982-2010/Sep W3
    0 S1
    228 CALENDAR
    0 S1 AND CALENDAR

TOTAL: FILES 35,65,99 and ...
    7 S1
    12422 CALENDAR
    S8 0 S1 AND CALENDAR

```

# ? s s1 and (previous (5n) update)

```

35: Dissertation Abs Online_1861-2010/Aug
    3 S1
    102330 PREVIOUS
    3738 UPDATE
    46 PREVIOUS (5N) UPDATE
    0 S1 AND (PREVIOUS (5N) UPDATE)

65: Inside Conferences_1993-2010/Sep 29
    0 S1
    2776 PREVIOUS
    9570 UPDATE
    1 PREVIOUS (5N) UPDATE
    0 S1 AND (PREVIOUS (5N) UPDATE)

99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
    0 S1
    19039 PREVIOUS
    4203 UPDATE
    18 PREVIOUS (5N) UPDATE
    0 S1 AND (PREVIOUS (5N) UPDATE)

2: INSPEC_1898-2010/Sep W3
    4 S1
    324977 PREVIOUS
    35642 UPDATE
    299 PREVIOUS (5N) UPDATE
    0 S1 AND (PREVIOUS (5N) UPDATE)

583: Gale Group Globalbase(TM)_1986-2002/Dec 13
    0 S1
    66638 PREVIOUS
    2966 UPDATE
    7 PREVIOUS (5N) UPDATE
    0 S1 AND (PREVIOUS (5N) UPDATE)

474: New York Times Abs_1969-2010/Sep 29
    0 S1
    13662 PREVIOUS
    2212 UPDATE
    1 PREVIOUS (5N) UPDATE
    0 S1 AND (PREVIOUS (5N) UPDATE)

475: Wall Street Journal Abs_1973-2010/Sep 29
    0 S1

```

```

7680 PREVIOUS
652 UPDATE
0 PREVIOUS(5N)UPDATE
0 S1 AND (PREVIOUS (5N) UPDATE)

347: JAPIO_Dec 1976-2010/Jun(Updated 100924)
0 S1
24565 PREVIOUS
19301 UPDATE
40 PREVIOUS(5N)UPDATE
0 S1 AND (PREVIOUS (5N) UPDATE)

256: TecTrends_1982-2010/Sep W3
0 S1
691 PREVIOUS
458 UPDATE
3 PREVIOUS(5N)UPDATE
0 S1 AND (PREVIOUS (5N) UPDATE)

TOTAL: FILES 35,65,99 and ...
7 S1
562358 PREVIOUS
78742 UPDATE
415 PREVIOUS(5N)UPDATE
S9 0 S1 AND (PREVIOUS (5N) UPDATE)

```

? s au=robb, paul

```

35: Dissertation Abs Online_1861-2010/Aug
1 AU=ROBB, PAUL

65: Inside Conferences_1993-2010/Sep 29
0 AU=ROBB, PAUL

99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
1 AU=ROBB, PAUL

2: INSPEC_1898-2010/Sep W3
0 AU=ROBB, PAUL

583: Gale Group Globalbase(TM)_1986-2002/Dec 13
>>>Prefix "AU" is undefined
0 AU=ROBB, PAUL

474: New York Times Abs_1969-2010/Sep 29
0 AU=ROBB, PAUL

475: Wall Street Journal Abs_1973-2010/Sep 29
0 AU=ROBB, PAUL

347: JAPIO_Dec 1976-2010/Jun(Updated 100924)
0 AU=ROBB, PAUL

256: TecTrends_1982-2010/Sep W3
0 AU=ROBB, PAUL

TOTAL: FILES 35,65,99 and ...
S10 2 AU=ROBB, PAUL

```

? s au=robb, p?

```

35: Dissertation Abs Online_1861-2010/Aug
    6 AU=ROBB, P?

65: Inside Conferences_1993-2010/Sep 29
    52 AU=ROBB, P?

99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
    3 AU=ROBB, P?

2: INSPEC_1898-2010/Sep W3
   23 AU=ROBB, P?

583: Gale Group Globalbase(TM)_1986-2002/Dec 13
>>>Prefix "AU" is undefined
    0 AU=ROBB, P?

474: New York Times Abs_1969-2010/Sep 29
    3 AU=ROBB, P?

475: Wall Street Journal Abs_1973-2010/Sep 29
    0 AU=ROBB, P?

347: JAPIO_Dec 1976-2010/Jun(Updated 100924)
    0 AU=ROBB, P?

256: TecTrends_1982-2010/Sep W3
    0 AU=ROBB, P?

TOTAL: FILES 35,65,99 and ...
      S11      87 AU=ROBB, P?

```

? s s1 not s2

```

35: Dissertation Abs Online_1861-2010/Aug
    3 S1
    0 S2
    3 S1 NOT S2

65: Inside Conferences_1993-2010/Sep 29
    0 S1
    0 S2
    0 S1 NOT S2

99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
    0 S1
    756312 S2
    0 S1 NOT S2

2: INSPEC_1898-2010/Sep W3
    4 S1
    4685850 S2
    3 S1 NOT S2

583: Gale Group Globalbase(TM)_1986-2002/Dec 13
    0 S1
    635319 S2

```

```

0 S1 NOT S2

474: New York Times Abs_1969-2010/Sep 29
0 S1
803711 S2
0 S1 NOT S2

475: Wall Street Journal Abs_1973-2010/Sep 29
0 S1
388142 S2
0 S1 NOT S2

347: JAPIO_Dec 1976-2010/Jun(Updated 100924)
0 S1
3418266 S2
0 S1 NOT S2

256: TecTrends_1982-2010/Sep W3
0 S1
25564 S2
0 S1 NOT S2

TOTAL: FILES 35,65,99 and ...
7 S1
10713164 S2
S12 6 S1 NOT S2

```

? rd

```

>>>Duplicate detection is not supported for File 347.

>>>Records from unsupported files will be retained in the RD set.
S13 6 RD (unique items)

```

? S S9 NOT S2

```

35: Dissertation Abs Online_1861-2010/Aug
0 S9
0 S2
0 S9 NOT S2

65: Inside Conferences_1993-2010/Sep 29
0 S9
0 S2
0 S9 NOT S2

99: Wilson Appl. Sci & Tech Abs_1983-2010/Jul
0 S9
756312 S2
0 S9 NOT S2

2: INSPEC_1898-2010/Sep W3
0 S9
4685850 S2
0 S9 NOT S2

```

# Save-2010-09-29\_131709

583: Gale Group Globalbase(TM)\_1986-2002/Dec 13  
 0 S9  
 635319 S2  
 0 S9 NOT S2

474: New York Times Abs\_1969-2010/Sep 29  
 0 S9  
 803711 S2  
 0 S9 NOT S2

475: Wall Street Journal Abs\_1973-2010/Sep 29  
 0 S9  
 388142 S2  
 0 S9 NOT S2

347: JAPIO\_Dec 1976-2010/Jun(Updated 100924)  
 0 S9  
 3418266 S2  
 0 S9 NOT S2

256: TecTrends\_1982-2010/Sep W3  
 0 S9  
 25564 S2  
 0 S9 NOT S2

TOTAL: FILES 35,65,99 and ...  
 0 S9  
 10713164 S2  
 S14 0 S9 NOT S2

## ? RD

>>>Duplicate detection is not supported for File 347.

>>>Records from unsupported files will be retained in the RD set.  
 S15 0 RD (unique items)

## ? DS

Set	File	Items	Description
	35	3	
	65	0	
	99	0	
	2	4	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S1		7	((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (1-5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?-)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TRANSFER?))
	35	0	
	65	0	
	99	756312	



	2	4685850	
	583	635319	
	474	803711	
	475	388142	
	347	3418266	
	256	25564	
S2	10713164		PD>20000609
	35	0	
	65	0	
	99	0	
	2	0	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S3		0	S1 AND (ALERT? OR TRIGGER?)
	35	0	
	65	0	
	99	0	
	2	0	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S4		0	S1 AND (FINANC? (25N) ADVISOR?)
	35	0	
	65	0	
	99	0	
	2	0	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S5		0	S1 AND (FINANC? OR CREDIT?)
	35	0	
	65	0	
	99	0	
	2	0	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S6		0	S1 AND PLAN
	35	0	
	65	0	
	99	0	
	2	0	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S7		0	S1 AND (FINANCIAL (5N) PLAN)
	35	0	
	65	0	
	99	0	
	2	0	
	583	0	

	474	0	
	475	0	
	347	0	
	256	0	
S8		0	S1 AND CALENDAR
	35	0	
	65	0	
	99	0	
	2	0	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S9		0	S1 AND (PREVIOUS (5M) UPDATE)
	35	1	
	65	0	
	99	1	
	2	0	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S10		2	AU=ROBB, PAUL
	35	6	
	65	52	
	99	3	
	2	23	
	583	0	
	474	3	
	475	0	
	347	0	
	256	0	
S11		87	AU=ROBB, P?
	35	3	
	65	0	
	99	0	
	2	3	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S12		6	S1 NOT S2
	35	3	
	65	0	
	99	0	
	2	3	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S13		6	RD (unique items)
	35	0	
	65	0	
	99	0	
	2	0	
	583	0	
	474	0	
	475	0	

	347	0	
	256	0	
S14	0	0	S9 NOT S2
	35	0	
	65	0	
	99	0	
	2	0	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S15	0	0	RD (unique items)

? T S13/6,K/ALL

13/6,K/1 (Item 1 from file: 35)

DIALOG(R)File 35: Dissertation Abs Online

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02022038 ORDER NO: AADAA-I3135386

**Strategic storytelling: The development of a guidebook for HRD practitioners implementing storytelling as a business strategy for learning and knowledge transfer**

**Year: 2004**

**...a guidebook for HRD practitioners implementing storytelling as a business strategy for learning and knowledge transfer**

...of materials to support HRD practitioners implementing storytelling as an element of learning and knowledge transfer strategies in for-profit settings. The data confirmed the need for such materials and indicated... ..need for the materials and provided data to support design/content decisions; (2) Design Document Review gathered feedback on the design; and (3) Materials Reviews/Pilots gathered feedback on how the complete draft of the guidebook could be improved. These phases, and the resulting data, combined the perspectives of five groups: HRD practitioners, facilitators, storytellers and listeners and experts in adult learning.

The study revealed a need for the materials to be easy to access and use, with an emphasis on practical tools. The study raised a number of concerns... ..study points to possible applications for storytelling in for-profit settings such as learning, knowledge transfer including tacit and implicit knowledge, meaning-making and the development of increased capacity for understanding...

13/6,K/2 (Item 2 from file: 35)

DIALOG(R)File 35: Dissertation Abs Online

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01906618 ORDER NO: AADAA-I3065830

**So far from home: Turkish student motivation and access to overseas higher education in the United States**

**Year: 2001**

**So far from home: Turkish student motivation and access to overseas higher education in the United States**

**This descriptive and exploratory study examined the Turkish government's policy regarding access to study abroad, and Turkish student views regarding: (a) access patterns to universities and colleges in the U.S., (b) motivations for study abroad... ..in the research design. The following were utilized in data gathering: (1) literature and document review, (2) in-depth interviews, and (3) a survey questionnaire. The study participants were Turkish students studying in the U.S. colleges and universities. Of 514 questionnaires sent... ..non-returning Turkish students is a major drawback of study abroad for Turkey as the sending country.**

13/6,K/3 (Item 3 from file: 35)

DIALOG(R)File 35: Dissertation Abs Online

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903341 ORDER NO: AAD85-24427

**A SYSTEMS ANALYSIS OF LOCAL EDUCATION DECISION-MAKING AND EXOGENOUS JURISDICTIONS**

**Year: 1985**

...to integration and equality of educational opportunity.

Data for this exploratory study were collected through **participant** observation, interviewing, and researching written **documents**. The case study was written using pseudonyms.

A **review** of the local control-mass society thesis that guided this study spawned several conceptual frameworks... ..gaining a clearer understanding of the political concepts of the local education system (i.e. **transfer** agents, conversion process, authority, and feedback loop).

The decision-making process itself was subdivided into... ..position. In this manner, a persistent minority was effective in acquiring a wide variety of **access** channels to protest until acceptable levels of racial balance had been achieved.

**Dialog eLink:**

**USPTO Full Text Retrieval Options**

13/6,K/4 (Item 1 from file: 2)

DIALOG(R)File 2: INSPEC

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05160621

**Title:** A consensus group methodology

**Book Title:** URISA Proceedings. Papers from the Annual Conference of the Urban and Regional Information Systems Association

**Country of Publication:** USA

**Publication Date:** 1991

**INSPEC Update Issue:** 1992-025

**Copyright:** 1992, IEE

**Abstract:** ...data and mapping is a key element of this system and standards for data collection, **transfer** protocols, documentation and definitions is mandatory if information is to be successfully and efficiently **transferred** between systems. A consensus group methodology has been created for the purpose of developing standards... ..setting. The major features are: the development of a standard methodology for developing data and **transfer** standards; **participants** are 'experts' on the subject under study and will vary with each Consensus **group**; standard reports are produced that **document** the data and the recommended standards; standards are **reviewed** by an advisory committee and institutionalized by all participating agencies; and the reports are archived in a centralized data directory that is **accessible** by phone modem.

**Identifiers:** data **transfer**; geographic information system; Florida Digital Spatial DataBase System; standards; management structure; mapping; data collection; **transfer** protocols; documentation; consensus group methodology; data directory

**Dialog eLink:**

**USPTO Full Text Retrieval Options**

13/6,K/5 (Item 2 from file: 2)

DIALOG(R)File 2: INSPEC

(c) 2010 The IET. All rights reserved.

04831543

**Title:** Nuclear criticality parameter study data base

**Country of Publication:** USA

**Publication Date:** 1990

**INSPEC Update Issue:** 1991-006

**Copyright:** 1991, IEE

**Abstract:** The nuclear criticality technology and safety project parameter study work **group** has assembled a computerized data base containing a comprehensive compilation of criticality safety **documentation**. The data base will provide criticality safety specialists with ready **access** to resource materials in terms of topical areas, authors, and chronology. Currently, more than 500 **documents** have been **reviewed**, and the pertinent information has been categorized. More than 30 criticality specialists have contributed to... ..was assembled on a personal computer using dBASE III Plus. Eventually, the information will be **transferred** to the Nuclear Criticality Information System (NCIS) as

part of the Technology Information System computer system to make it **accessible** to a large user community.

**Dialog eLink:**

USPTO Full Text Retrieval Options

13/6,K/6 (Item 3 from file: 2)

DIALOG(R)File 2: INSPEC

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04592628

**Title:** InterNote: extending a hypermedia framework to support annotative collaboration

**Country of Publication:** USA

**Publication Date:** Nov. 1989

**INSPEC Update Issue:** 1990-009

**Copyright:** 1990, IEE

**Abstract:** Based on three years of user feedback, a design **team** at IRIS embarked on a project to enhance Intermedia to better support small **groups** of collaborators, particularly those involved with **document review** and revision. Towards this end, the **team** defined user-level requirements for the new functionality. The result of this process was the...

...linking paradigm. Instead of simply being able to traverse links, users are also able to **transfer** data across the links using a technique called warm linking. The authors describe extensions to...

**Identifiers:** user feedback; design **team**; IRIS; Intermedia; **document review**; user-level requirements; new functionality; InterNote; navigational linking paradigm; warm linking; hypermedia framework; annotative collaboration...

**International Patent Classification:**

G06F-0012/00 (**Accessing**, addressing or allocating within memory systems or architectures...

**? DS**

Set	File	Items	Description
	35	3	
	65	0	
	99	0	
	2	4	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S1		7	((REVIEW???? (15N)(CONTRACT?? OR DOCUMENT????????) (1-5N) (TEAM???? OR GROUP???? OR PARTICIPANT???? OR PARTIE?-)) AND (ACCESS???? OR AUTHORIZE????) AND (SEND???? OR TRANSFER?))
	35	0	
	65	0	
	99	756312	
	2	4685850	

	583	635319	
	474	803711	
	475	388142	
	347	3418266	
	256	25564	
S2	10713164		PD>20000609
	35	0	
	65	0	
	99	0	
	2	0	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S3		0	S1 AND (ALERT? OR TRIGGER?)
	35	0	
	65	0	
	99	0	
	2	0	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S4		0	S1 AND (FINANC? (25N) ADVISOR?)
	35	0	
	65	0	
	99	0	
	2	0	
	583	0	
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	475	0	
	347	0	
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S5		0	S1 AND (FINANC? OR CREDIT?)
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	65	0	
	99	0	
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	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S6		0	S1 AND PLAN
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	65	0	
	99	0	
	2	0	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S7		0	S1 AND (FINANCIAL (5N) PLAN)
	35	0	
	65	0	
	99	0	
	2	0	
	583	0	
	474	0	

	475	0	
	347	0	
	256	0	
S8	0	0	S1 AND CALENDAR
	35	0	
	65	0	
	99	0	
	2	0	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S9	0	0	S1 AND (PREVIOUS (5N) UPDATE)
	35	1	
	65	0	
	99	1	
	2	0	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S10	2	0	AU=ROBB, PAUL
	35	6	
	65	52	
	99	3	
	2	23	
	583	0	
	474	3	
	475	0	
	347	0	
	256	0	
S11	87	0	AU=ROBB, P?
	35	3	
	65	0	
	99	0	
	2	3	
	583	0	
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	475	0	
	347	0	
	256	0	
S12	6	0	S1 NOT S2
	35	3	
	65	0	
	99	0	
	2	3	
	583	0	
	474	0	
	475	0	
	347	0	
	256	0	
S13	6	0	RD (unique items)
	35	0	
	65	0	
	99	0	
	2	0	
	583	0	
	474	0	
	475	0	
	347	0	



```

      256      0
S14      35      0   S9 NOT S2
      65      0
      99      0
      2       0
      583     0
      474     0
      475     0
      347     0
      256     0
S15      0      0   RD  (unique items)

```

## ? LOGOFF

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29sep10 15:15:55 User233765 Session D232.4
      $1.31      0.295 DialUnits File35
      $0.36      3 Type(s) in Format 95 (KWIC)
      $0.36      3 Types
$1.67 Estimated cost File35
      $0.63      0.141 DialUnits File65
$0.63 Estimated cost File65
      $2.27      0.442 DialUnits File99
$2.27 Estimated cost File99
      $23.09     1.847 DialUnits File2
      $0.78      3 Type(s) in Format 95 (KWIC)
      $0.78      3 Types
$23.87 Estimated cost File2
      $2.60      0.712 DialUnits File583
$2.60 Estimated cost File583
      $2.28      0.596 DialUnits File474
$2.28 Estimated cost File474
      $1.34      0.351 DialUnits File475
$1.34 Estimated cost File475
      $22.60     1.907 DialUnits File347
$22.60 Estimated cost File347
      $0.49      0.088 DialUnits File256
$0.49 Estimated cost File256
      OneSearch, 9 files, 6.380 DialUnits File0S
$2.42 INTERNET
$60.17 Estimated cost this search
$282.65 Estimated total session cost 70.631 DialUnits

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Ended session: 2010/09/29 17:15:56

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